



# PURCHASING DEPARTMENT

Madison County Board of Supervisors  
146 West Center Street  
Canton, MS 39046 / 601-855-5534  
[kesha.buckner@madison-co.com](mailto:kesha.buckner@madison-co.com)

December 21, 2020

To: Board of Supervisors

From: Kesha Buckner, Purchasing Clerk

Subject: December 2020 Procurement Card Reconciliation Report

Per Department of Finance and Administration regulations, please accept this report into your minutes and authorize payment of the same.

CARD SERVICES/PROCUREMENT  
STATEMENT CLOSING DATE:

1-Dec-20

DATE	VENDOR	USER	PRODUCT(S)	FUND	DEPT.	PURPOSE	RECEIPT	AMOUNT
11/16/2020	Kraft Auto Parts	T.Bacon	ratchet	1	151	644	Y	\$ 31.99
						<b>644 Total</b>		\$ 31.99
11/6/2020	Lowes	D. Lee	stick on letters	1	151	646	Y	\$ 31.10
11/25/2020	Walmart	T.Bacon	water	1	151	646	Y	\$ 7.96
						<b>646 Total</b>		\$ 39.06
11/13/2020	Kraft Auto Parts	J. Weaver	bulbs	1	151	681	Y	\$ 9.24
11/23/2020	Kraft Auto Parts	T.Bacon	brakes	1	151	681	Y	\$ 65.99
						<b>681 Total</b>		\$ 75.23
11/9/2020	4-Imprints	D. Lee	shirts	1	151	691	Y	\$ 151.48
						<b>691 Total</b>		\$ 151.48
11/22/2020	My Binding	Kesha Buckner	office supplies(Election Comm. - Helen Carney)	1	180	603	Y	\$ 177.98
						<b>603 Total</b>		\$ 177.98
12/1/2020	Amazon	Kesha Buckner	other supplies/materials (Sheriff Dept)	1	200	646	Y	\$ 105.66
11/5/2020	Tractor Supply Co	Connor Smith	dog kennel	1	200	646	Y	\$ (149.99)
						<b>646 Total</b>		\$ (44.33)
11/4/2020	Southern Connection	Richard Ladnier	clothing	1	200	691	Y	\$ 61.98
11/18/2020	Southern Connection	Richard Ladnier	clothing	1	200	691	Y	\$ 102.98
11/24/2020	Southern Connection	Richard Ladnier	clothing	1	200	691	Y	\$ 79.98
11/15/2020	Southern Connection	Todd Wilson	clothing	1	200	691	Y	\$ 159.98
11/10/2020	JoS A.Bank	Mike Chapman	clothing	1	200	691	Y	\$ 119.00
11/11/2020	Belk	Mike Chapman	clothing	1	200	691	Y	\$ 305.44
11/19/2020	Southern Connection	Mike Chapman	clothing	1	200	691	Y	\$ 272.96
11/17/2020	Academy Sports	Robbin Welch	clothing	1	200	691	Y	\$ 59.98
11/5/2020	Southern Connection	Russell Kirby	clothing	1	200	691	Y	\$ 227.95
11/8/2020	JcPenny	Russell Kirby	clothing	1	200	691	Y	\$ 282.99
11/9/2020	JcPenny	Russell Kirby	clothing	1	200	691	Y	\$ (70.39)
11/11/2020	Tractor Supply	Russell Kirby	clothing	1	200	691	Y	\$ 56.97
11/11/2020	JoS A Bank	Russell Kirby	clothing	1	200	691	Y	\$ 119.00
11/11/2020	Academy Sports	Russell Kirby	clothing	1	200	691	Y	\$ 107.97
11/19/2020	Southern Connection	Russell Kirby	clothing	1	200	691	Y	\$ 119.98
11/24/2020	Southern Connection	Josh Fish	clothing	1	200	691	Y	\$ 79.98
11/10/2020	JoS A Bank	Justin Stone	clothing	1	200	691	Y	\$ 179.00
11/11/2020	Belk	Justin Stone	clothing	1	200	691	Y	\$ 99.37
11/11/2020	Buckle	Justin Stone	clothing	1	200	691	Y	\$ 139.90
11/11/2020	Shoe Dept	Justin Stone	clothing	1	200	691	Y	\$ 39.99
11/18/2020	Southern Connection	Justin Stone	clothing	1	200	691	Y	\$ 59.99
11/19/2020	Southern Connection	Justin Stone	clothing	1	200	691	Y	\$ 49.99
11/18/2020	Southern Connection	Jason Barnes	clothing	1	200	691	Y	\$ 148.94
11/23/2020	Academy Sports	Jason Barnes	clothing	1	200	691	Y	\$ 119.97
11/28/2020	Academy Sports	Jason Barnes	clothing	1	200	691	Y	\$ 103.67
						<b>691 Total</b>		\$ 3,027.57
11/30/2020	Lowes	Lt. Thomas Strait	supplies for jail	1	220	641	Y	\$ 255.28
						<b>641 Total</b>		\$ 255.28
11/30/2020	Best Buy	Lt. Thomas Strait	tv's for inmates	30	220	699	Y	\$ 3,189.85
						<b>699 Total</b>		\$ 3,189.85
11/7/2020	Quill Corporation	Helen Keller	office supplies	150	300	603	Y	\$ 406.79
						<b>603 Total</b>		\$ 406.79
11/26/2020	Quill Corporation	Helen Keller	other supplies/materials	150	300	645	Y	\$ 83.23
11/26/2020	Quill Corporation	Helen Keller	other supplies/materials	150	300	645	Y	\$ 190.21
11/26/2020	Quill Corporation	Helen Keller	other supplies/materials	150	300	645	Y	\$ 4.89

11/19/2020	Office Products Plus	Marta McKnight	office supplies	150 301	645 Total		\$	278.33
11/24/2020	Office Products Plus	Marta McKnight	office supplies	150 301	603	Y	\$	68.22
					603	Y	\$	22.74
					<b>603 Total</b>		\$	90.96
11/12/2020	Tractor Supply Company	Marta McKnight	toolbox for lawrence morris new truck	150 301	915	Y	\$	279.99
					<b>915 Total</b>		\$	279.99
11/16/2020	Beagle Bagel Café	Kesha Buckner	training/seminars (Adult Drg. Crt - Jessica Carr)	191 161	487	Y	\$	234.60
11/13/2020	Beagle Bagel Café	Kesha Buckner	training/seminars (Adult Drg. Crt - Jessica Carr)	191 161	487	Y	\$	213.55
					<b>487 Total</b>		\$	448.15
11/9/2020	Tractor Supply Company	Marta McKnight	rye grass-sulphur springs park	336 530	631	Y	\$	179.94
					<b>631 Total</b>		\$	179.94
					<b>Grand Total</b>		\$	8,588.27

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
8,205.48	12/26/20	0.00	8,205.48	\$ <span style="border: 1px solid black; display: inline-block; width: 60px; height: 15px; vertical-align: middle;"></span>

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

**CONTROL ACCOUNT**  
**MADISON CO BOS**  
**PO BOX 608**  
**CANTON MS 39046-0608**

12051  
 P211



4715621863010006 0820548 0820548

Account Number Ending In: XXXX XXXX XXXX 0006

Summary of Account Activity		
Previous Balance	\$	5,519.07
Payments	-	5,901.86
Other Credits	-	220.38
Purchases/Debits	+	8,808.65
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>8,205.48</b>
Credit Limit		100,000.00
Available Credit		91,644.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	8,205.48
Minimum Payment Due	8,205.48
Payment Due Date	12/26/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
 CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
 LOST OR STOLEN CARDS  
 888-494-5141

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

**Transaction Information**

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/20	11/20	F558000NM00CHGDDA	TOTAL XXXX XXXX XXXX 0006 \$5,901.86- PAYMENT-THANK YOU	5,901.86-
11/06	11/08	2469216N72XPZJJE	DANNY LEE TOTAL XXXX XXXX XXXX 0022 \$182.58 LOWES #02620* MADISON MS MCC: 5200 MERCHANT ZIP: 39110 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 0000000000000000	✓ 31.10
11/09	11/10	2490641NA33EDHKRH	4IMPRINT 877-4467746 WI MCC: 5969 MERCHANT ZIP: 54901 SALES TAX: \$ 0.00 TAX INCLUDED: 2	✓ 151.48
11/16	11/17	2424760NH5SQA9N87	TERRANCE BACON TOTAL XXXX XXXX XXXX 0030 \$105.94 KRAFT AUTO PARTS CANTON MS MCC: 5533 MERCHANT ZIP: 39046 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 1234	✓ 31.99
11/23	11/24	2424760NR5SQAQWFM	KRAFT AUTO PARTS CANTON MS MCC: 5533 MERCHANT ZIP: 39046 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 9	✓ 65.99
11/25	11/26	2444500NVBLPX15NK	WM SUPERCENTER #3059 CANTON MS MCC: 5411 MERCHANT ZIP: 39046 SALES TAX: \$ 0.00 TAX INCLUDED: 0	✓ 7.96
11/05	11/08	7413746N8019R6XJ7	MADISON CO SHERIFF TOTAL XXXX XXXX XXXX 0212 \$149.99- TRACTOR SUPPLY CO #1713 CANTON M CREDIT MCC: 5599 MERCHANT ZIP:	✓ 149.99-
11/30	12/01	2439900NZ8JTF4STJ	MADISON CO JAIL TOTAL XXXX XXXX XXXX 0220 \$3,445.13 BEST BUY 00015198 MADISON MS MCC: 5732 MERCHANT ZIP: 39110 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 0000000000000000	✓ 3,189.85
11/30	12/01	2469216NZ2XXTHLZK	LOWES #02620* MADISON MS MCC: 5200 MERCHANT ZIP: 39110 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: jail	✓ 255.28

Continued on next page

# BILLING RIGHTS SUMMARY

## In case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### Special Rule for Credit Card Purchases.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

**Notice regarding electronic collection of your check.** When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

## EXPLANATION OF FINANCE CHARGES

**1. Finance Charges.** During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

**2. Balance Computation.** The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional Item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional Item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional Item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional Items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item) Daily Balance.

### 3. Free Ride Period.

A. **Cash Advances.** A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. **Same-as-Cash Purchases.** Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. **Other Purchase Advances.** Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").

Transaction Information Continued

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
<b>HELEN KELLER</b>				
			<b>TOTAL XXXX XXXX XXXX 0238 \$685.12</b>	
11/07	11/09	2416407N931STH0R3	QUILL CORPORATION 800-982-3400 SC MCC: 5111 MERCHANT ZIP: 29203 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 0000000000000000	✓ 406.79
11/26	11/27	2416407NV320KY8DT	QUILL CORPORATION 800-982-3400 SC MCC: 5111 MERCHANT ZIP: 29203 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 0000000000000000	✓ 83.23
11/26	11/27	2416407NV320KY8ET	QUILL CORPORATION 800-982-3400 SC MCC: 5111 MERCHANT ZIP: 29203 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 0000000000000000	✓ 190.21
11/26	11/27	2416407NV320KY8HL	QUILL CORPORATION 800-982-3400 SC MCC: 5111 MERCHANT ZIP: 29203 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 0000000000000000	✓ 4.89
<b>MARTA MCKNIGHT</b>				
			<b>TOTAL XXXX XXXX XXXX 0519 \$550.89</b>	
11/09	11/10	2413746NB013SE9WY	TRACTOR SUPPLY CO #1713 CANTON MS MCC: 5599 MERCHANT ZIP:	✓ 179.94
11/12	11/15	2413746NF01741WKL	TRACTOR SUPPLY CO #1713 CANTON MS MCC: 5599 MERCHANT ZIP:	✓ 279.99
11/19	11/22	2463923NMS66K33KK	OFFICE PRODUCTS PLUS, INC601-8982600 MS MCC: 5044 MERCHANT ZIP: 39157 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 922458	✓ 68.22
11/24	11/26	2463923NSS66KMDKZ	OFFICE PRODUCTS PLUS, INC601-8982600 MS MCC: 5044 MERCHANT ZIP: 39157 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 922909	✓ 22.74
<b>TODD WILSON</b>				
			<b>TOTAL XXXX XXXX XXXX 0527 \$159.98</b>	
11/18	11/19	2432743NKPL4GBTME	THE SOUTHERN CONNECTION P RIDGELAND MS MCC: 5137 MERCHANT ZIP:	✓ 159.98
<b>MIKE CHAPMAN</b>				
			<b>TOTAL XXXX XXXX XXXX 0535 \$697.40</b>	
11/11	11/12	2432688NQPG140KLH	JOSABANK CLOTHIERS 094 JACKSON MS MCC: 5611 MERCHANT ZIP: 39211 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 0094 6051	✓ 119.00
11/11	11/12	2444500NDHEWJHHFZ	BELK #676 NORTH-PARK RIDGELAND MS MCC: 5311 MERCHANT ZIP:	✓ 305.44
11/19	11/20	2432743NLPT2EVH68	THE SOUTHERN CONNECTION P RIDGELAND MS MCC: 5137 MERCHANT ZIP:	✓ 272.96
<b>ROBBIN WELCH</b>				
			<b>TOTAL XXXX XXXX XXXX 0543 \$59.98</b>	
11/17	11/18	2449398NK2LXKLD6	ACADEMY SPORTS #99 JACKSON MS MCC: 5941 MERCHANT ZIP: 39211 SALES TAX: \$ 0.00 TAX INCLUDED: 0	✓ 59.98
<b>RUSSEL KIRBY</b>				
			<b>TOTAL XXXX XXXX XXXX 0550 \$844.47</b>	
11/05	11/06	2432743N6MLZXAV10	THE SOUTHERN CONNECTION P RIDGELAND MS MCC: 5137 MERCHANT ZIP:	✓ 227.95
11/08	11/09	2443106N9R72MRNLQ	JCPENNEY 2168 RIDGELAND MS MCC: 5311 MERCHANT ZIP: 39157 SALES TAX: \$ 0.00 TAX INCLUDED: 0	✓ 282.99
11/09	11/10	7443106NAR72P1QAN	JCPENNEY 2168 RIDGELAND MS CREDIT MCC: 5311 MERCHANT ZIP: 39157 SALES TAX: \$ 0.00 TAX INCLUDED: 0	✓ 70.39
11/11	11/12	2413746ND014YM8YA	TRACTOR SUPPLY CO #1713 CANTON MS MCC: 5599 MERCHANT ZIP:	✓ 56.97
11/11	11/12	2432688NQPG140J62	JOSABANK CLOTHIERS 094 JACKSON MS MCC: 5611 MERCHANT ZIP: 39211 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 0403 10492213	✓ 119.00
11/11	11/12	2449398ND2LT8DB6F	ACADEMY SPORTS #99 JACKSON MS MCC: 5941 MERCHANT ZIP: 39211 SALES TAX: \$ 0.00 TAX INCLUDED: 0	✓ 107.97
11/19	11/20	2432743NLPT2EVH5E	THE SOUTHERN CONNECTION P RIDGELAND MS MCC: 5137 MERCHANT ZIP:	✓ 119.98
<b>RICHARD LADMIER</b>				
			<b>TOTAL XXXX XXXX XXXX 0568 \$244.94</b>	
11/04	11/05	2432743N5MFW06A0Q	THE SOUTHERN CONNECTION P RIDGELAND MS MCC: 5137 MERCHANT ZIP:	✓ 61.98
11/18	11/19	2432743NKPL4GBTJK	THE SOUTHERN CONNECTION P RIDGELAND MS MCC: 5137 MERCHANT ZIP:	✓ 102.98
11/24	11/25	2432743NTRGSDHT5D	THE SOUTHERN CONNECTION P RIDGELAND MS MCC: 5137 MERCHANT ZIP:	✓ 79.98
<b>JUSTIN STONE</b>				
			<b>TOTAL XXXX XXXX XXXX 0576 \$566.24</b>	
11/11	11/12	2423168NDBLJ44KR9	BUCKLE #183 RIDGELAND MS MCC: 5691 MERCHANT ZIP: 39157 SALES TAX: \$ 0.00 TAX INCLUDED: 0	✓ 139.90
11/11	11/12	2432688NQPG140QY9	JOSABANK CLOTHIERS 094 JACKSON MS MCC: 5611 MERCHANT ZIP: 39211 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 0094 6050	✓ 179.00
11/11	11/12	2444500NDHEWJHHJJ	BELK #676 NORTH-PARK RIDGELAND MS MCC: 5311 MERCHANT ZIP:	✓ 99.37

Continued on next page

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**Transaction Information Continued**

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/11	11/13	2475542NDMASBTQNL	SHOE DEPT 0350 RIDGELAND MS MCC: 5661 MERCHANT ZIP: 39157 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 20004	✓ 39.99
11/18	11/19	2432743NKPL4GBTM6	THE SOUTHERN CONNECTION P RIDGELAND MS MCC: 5137 MERCHANT ZIP:	✓ 59.99
11/19	11/20	2432743NLPT2EVH56	THE SOUTHERN CONNECTION P RIDGELAND MS MCC: 5137 MERCHANT ZIP:	✓ 49.99
<b>JOSH FISH</b>				
11/24	11/25	2432743NTRGSDHT4L	<b>TOTAL XXXX XXXX XXXX 0626 \$79.98</b> THE SOUTHERN CONNECTION P RIDGELAND MS MCC: 5137 MERCHANT ZIP:	✓ 79.98
<b>JASON BARNES</b>				
11/18	11/19	2432743NKPL4GBTJB	<b>TOTAL XXXX XXXX XXXX 0642 \$372.58</b> THE SOUTHERN CONNECTION P RIDGELAND MS MCC: 5137 MERCHANT ZIP:	✓ 148.94
11/23	11/24	2449398NT2LXQ0T03	ACADEMY SPORTS #99 JACKSON MS MCC: 5941 MERCHANT ZIP: 39211 SALES TAX: \$ 0.00 TAX INCLUDED: 0	✓ 119.97
11/28	11/29	2449398NY2MM8VVZ8	ACADEMY SPORTS #99 JACKSON MS MCC: 5941 MERCHANT ZIP: 39211 SALES TAX: \$ 0.00 TAX INCLUDED: 0	✓ 103.67
<b>MADISON CO B&amp;G</b>				
11/13	11/15	2424760NE5SQ2E08Y	<b>TOTAL XXXX XXXX XXXX 0008 \$9.24</b> KRAFT AUTO PARTS CANTON MS MCC: 5533 MERCHANT ZIP: 39046 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 1234	✓ 9.24
<b>MADISON CO 1 BOS</b>				
11/06	11/09	2400097N9MWP9BB88	<b>TOTAL XXXX XXXX XXXX 0032 \$731.79</b> BEAGLE BAGEL CAFE 601-8564377 MS MCC: 5812 MERCHANT ZIP: 39110 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 1106010000002	✓ 234.60
11/13	11/16	2400097NGNYX16YQ2	BEAGLE BAGEL CAFE 601-8564377 MS MCC: 5812 MERCHANT ZIP: 39110 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 1113010000001	✓ 213.55
11/19	11/20	2475542NM3W37LENT	MY BINDING COM 503-2070394 OR MCC: 5044 MERCHANT ZIP: 97124 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 1018620	✓ 177.98
11/22	11/23	2469216NR2X6TPPD3	AMZN Mktg US*8E4YJ2YU3 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 1009-Sheriff Dept	✓ 105.66

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting [UMB.com/fraudalerts](http://UMB.com/fraudalerts).

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734



Please Detach And Enclose Top Portion With Payment

New Balance 0.00    Payment Due Date 12/26/20    Past Due Amount 0.00    Minimum Payment 0.00    Amount Enclosed \$

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

HELEN KELLER 12119  
 PO BOX 608 P211  
 MADISON CO BRD OF SUPV  
 CANTON MS 39046-0608



4715621863010238 000000 000000

Account Number Ending In: XXXX XXXX XXXX 0238

Summary of Account Activity		
Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	0.00
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>0.00</b>
Credit Limit		20,000.00
Available Credit		20,000.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/26/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
 CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
 LOST OR STOLEN CARDS  
 888-494-5141

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

**Transaction Information**

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/07	11/09	2416407N931STH0R3	QUILL CORPORATION 800-982-3400 SC MCC: 5111 MERCHANT ZIP: 29203 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 000000000000000000	406.79
11/26	11/27	2416407NV320KY8DT	QUILL CORPORATION 800-982-3400 SC MCC: 5111 MERCHANT ZIP: 29203 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 000000000000000000	83.23
11/26	11/27	2416407NV320KY8ET	QUILL CORPORATION 800-982-3400 SC MCC: 5111 MERCHANT ZIP: 29203 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 000000000000000000	190.21
11/26	11/27	2416407NV320KY8HL	QUILL CORPORATION 800-982-3400 SC MCC: 5111 MERCHANT ZIP: 29203 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 000000000000000000	4.89
12/01	12/01	000000000000COMPC	TOTAL PURCHASES \$685.12 TOTAL \$685.12	0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting UMB.com/fraudalerts.



# BILLING RIGHTS SUMMARY

## In case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### Special Rule for Credit Card Purchases.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

**Notice regarding electronic collection of your check.** When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

## EXPLANATION OF FINANCE CHARGES

**1. Finance Charges.** During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

**2. Balance Computation.** The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item) Daily Balance.

### 3. Free Ride Period.

A. **Cash Advances.** A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. **Same-as-Cash Purchases.** Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. **Other Purchase Advances.** Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").

<b>NAME:</b>	MADISON COUNTY 1 BOS								
<b>CARD NUMBER:</b>	XXXX XXXX 6301 0238								
<b>BILLING PERIOD:</b>	Sep-20								
	<b>DATE</b>	<b>VENDOR</b>	<b>AMOUNT</b>	<b>USER</b>	<b>PRODUCT(S)</b>	<b>FUND</b>	<b>DEPT.</b>	<b>PURPOSE</b>	<b>RECEIPT</b>
	11/7/20	Quill Corporation	\$406.79	Helen Keller	office supplies	150	300	603	Y
	11/26/20	Quill Corporation	\$83.23	Helen Keller	other supplies/materials	150	300	645	Y
	11/26/20	Quill Corporation	\$190.21	Helen Keller	other supplies/materials	150	300	645	y
	11/26/20	Quill Corporation	\$4.89	Helen Keller	other supplies/materials	150	300	645	Y
		<b>TOTAL</b>	<b>\$685.12</b>						

Make Check Payable To:  
Card Services

Please check box if making address change as indicated on the back

Card Services  
PO Box 875852  
Kansas City MO 64187-5852

HELEN KELLER  
PO BOX 608  
MADISON CO BRD OF SUPV  
CANTON MS 39046-0608

12119  
P211



4715621863010238 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 0238

1-2

Summary of Account Activity		
Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	.	0.00
Purchases/Debits	+	0.00
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>0.00</b>
Credit Limit		20,000.00
Available Credit		20,000.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/28/20
Past Due Amount	0.00

*Helen Keller*  
12/11/2020

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
CARD SERVICES  
PO BOX 875852  
KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
LOST OR STOLEN CARDS  
888-494-5141

CARD SERVICES  
PO BOX 419734  
KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

Transaction Information

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/07	11/09	2416407N9318TH0R3	QUILL CORPORATION 800-882-3400 SC MCC: 5111 MERCHANT ZIP: 29203 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 0000000000000000	408.79
11/26	11/27	2416407NV320KY8DT	QUILL CORPORATION 800-882-3400 SC MCC: 5111 MERCHANT ZIP: 29203 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 0000000000000000	83.23
11/26	11/27	2416407NV320KY8ET	QUILL CORPORATION 800-882-3400 SC MCC: 5111 MERCHANT ZIP: 29203 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 0000000000000000	180.21
11/26	11/27	2416407NV320KY8HL	QUILL CORPORATION 800-882-3400 SC MCC: 5111 MERCHANT ZIP: 29203 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 0000000000000000	4.89
12/01	12/01	000000000000COMPC	TOTAL PURCHASES \$685.12 TOTAL \$685.12	0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See

we encourage you to use the card responsibly and, like every card, to preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

#### Special Rule for Credit Card Purchases.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-943-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

**Notice regarding electronic collection of your check.** When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

#### EXPLANATION OF FINANCE CHARGES

1. **Finance Charges.** During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

2. **Balance Computation.** The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional Items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional Item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional Item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional Items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional Items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional Items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional Item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional Item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional Items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional Items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional Items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional Items) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item) Daily Balance.

#### 3. Free Ride Period.

A. **Cash Advances.** A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. **Same-as-Cash Purchases.** Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. **Other Purchase Advances.** Purchase Advances (including Promotional Items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional Items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional Items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional Items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").



PO Box 37600  
Philadelphia, PA 19101-0600

# Credit Card Purchase Receipt

Order Date: 11/05/2020  
Ship Date: 11/06/2020  
Invoice Date: 11/05/2020  
TIN: 04-2896127

**Sold To:**

County Of Madison  
Road Dept  
3137 S Liberty St  
Canton MS 39046-8826

**Ship To:**

County Of Madison  
Road Dept  
3137 S Liberty St  
Canton MS 39046

Customer PO: kellerhelenc      Order #: 143853013      Invoice #: 11978609      Account #: 3039802

Item Number	Description	Color	Qty Shipped	Price	Unit	Extended
901-TR1295121	RY21 TRU RED DESKPAD 22X17		6	\$4.99	each	\$29.94
901-910001799	WIRELESS TRACKBALL M570		2	\$33.99	each	\$67.98
901-733055EZ	QUILL STRNG/BTN LEGAL EZFOLD		1	\$107.99	carton	\$107.99
901-7-60137	QB FILE FOLDER, LEGAL, 1/3-CUT	Mnila	10	\$13.49	box	\$134.90
901-209890	LASER LABELS, WHITE, 4X1	White	2	\$32.99	box	\$65.98



[Always happy to help](#)

800.982.3400    [✉ invoice@quill.com](mailto:invoice@quill.com)

Check the status of this order and track delivery at [Quill.com/my account](https://www.quill.com/my-account).

Merchandise Amt      \$406.79  
Tax:      \$0.00  
Shipping:      Free

**This amount has been charged  
to your credit card:      \$406.79**



**DO NOT PAY**

**THIS IS A RECEIPT FOR YOUR PURCHASE RECORDS**

This receipt is pending settlement from our bank.



PO Box 37600  
Philadelphia, PA 19101-0600

# Credit Card Purchase Receipt

Order Date: 11/24/2020  
Ship Date: 11/24/2020  
Invoice Date: 11/24/2020  
TIN: 04-2896127

**Sold To:**

County Of Madison  
Road Dept  
3137 S Liberty St  
Canton MS 39046-8826

**Ship To:**

County Of Madison  
Road Dept  
3137 S Liberty St  
Canton MS 39046

Customer PO: kellerhelenc      Order #: 144629456      Invoice #: 12520108      Account #: 3039802

Item Number	Description	Color	Qty Shipped	Price	Unit	Extended
901-666700Q	MEDLINE COTTON-TIP APPLICATORS		1	\$5.39	box	\$5.39
901-19750M	CURITY ALCOHOL PREP PADS STR		0	\$0.00		\$0.00
*THE ITEM ABOVE WILL BE SHIPPED AND BILLED SEPARATELY*						
901-71346	4 OZ EYE WASH SCREW TOP		0	\$0.00		\$0.00
*THE ITEM ABOVE WILL BE SHIPPED AND BILLED SEPARATELY*						
901-51028Q	ANTISEPTIC TOWEL, 25/BOX		0	\$0.00		\$0.00
*THE ITEM ABOVE WILL BE SHIPPED AND BILLED SEPARATELY*						
901-24448175	DISP FACE MASK		3	\$12.99	box	\$38.97
388-TR5390321	TR21 WALL CAL RED 24X36 IN		0	\$0.00		\$0.00
*THE ITEM ABOVE WILL BE SHIPPED AND BILLED SEPARATELY*						
901-35417	CLOROX CLEAN UP SPRAY 32OZ		0	\$0.00		\$0.00
*THE ITEM ABOVE WILL BE SHIPPED AND BILLED SEPARATELY*						
901-CD124443474	WIPES SANITIZE 50 WIPES/PK		0	\$0.00		\$0.00
*THE ITEM ABOVE WILL BE SHIPPED AND BILLED SEPARATELY*						
901-F-24443474	WIPES SANITIZE 50 WIPES/PK		0	\$0.00		\$0.00
*THE ITEM ABOVE WILL BE SHIPPED AND BILLED SEPARATELY*						
901-11172-QL	QUILL PLASTIC PUSH PINS	Clear	1	\$2.99	pack	\$2.99
901-44623	DISH SOAP AJAX LIQ ORANGE 28OZ	Ornge	12	\$2.99	each	\$35.88
999-QBOX	MRS. FIELDS COOKIE BOX		0	\$0.00		\$0.00
*THE ITEM ABOVE WILL BE SHIPPED AND BILLED SEPARATELY*						
999-56603Q	RACHAEL RAY RED GARBAGE BOWL W		0	\$0.00		\$0.00
*THE ITEM ABOVE WILL BE SHIPPED AND BILLED SEPARATELY*						



**DO NOT PAY**

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This receipt is pending settlement from our bank.



PO Box 37600  
Philadelphia, PA 19101-0600

## Credit Card Purchase Receipt

Order Date: 11/24/2020  
Ship Date: 11/24/2020  
Invoice Date: 11/24/2020  
TIN: 04-2896127

Customer PO: kellerhelenc      Order #: 144629456      Invoice #: 12520108      Account #: 3039802

Item Number	Description	Color	Qty Shipped	Price	Unit	Extended
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Always happy to help  
800.982.3400    [✉ invoice@quill.com](mailto:invoice@quill.com)

Check the status of this order and track delivery at [Quill.com/my account](https://www.quill.com/my-account).

Merchandise Amt      \$83.23  
Tax:                      \$0.00  
Shipping:                Free

**This amount has been charged  
to your credit card:      \$83.23**



PO Box 37600  
Philadelphia, PA 19101-0600

# Credit Card Purchase Receipt

Order Date: 11/24/2020  
Ship Date: 11/25/2020  
Invoice Date: 11/24/2020  
TIN: 04-2896127

**Sold To:**

County Of Madison  
Road Dept  
3137 S Liberty St  
Canton MS 39046-8826

**Ship To:**  
County Of Madison  
Road Dept  
3137 S Liberty St  
Canton MS 39046

Customer PO: kellerhelenc      Order #: 144629322      Invoice #: 12517822      Account #: 3039802

Item Number	Description	Color	Qty Shipped	Price	Unit	Extended
901-71346	4 OZ EYE WASH SCREW TOP		1	\$4.59	each	\$4.59
901-51028Q	ANTISEPTIC TOWEL, 25/BOX		2	\$5.99	box	\$11.98
388-TR5390321	TR21 WALL CAL RED 24X36 IN		4	\$8.99	each	\$35.96
901-35417	CLOROX CLEAN UP SPRAY 32OZ		12	\$6.49	each	\$77.88
901-CD124443474	WIPES SANITIZE 50 WIPES/PK		20	\$2.99	pack	\$59.80
901-F-24443474	WIPES SANITIZE 50 WIPES/PK		4	\$0.00	pack	\$0.00
999-QBOX	MRS. FIELDS COOKIE BOX		1	\$0.00	each	\$0.00



[Always happy to help](#)  
800.982.3400    [invoice@quill.com](mailto:invoice@quill.com)

Check the status of this order and track delivery at [Quill.com/my account](https://www.quill.com/my-account).

Merchandise Amt      \$190.21  
Tax:      \$0.00  
Shipping:      Free

**This amount has been charged  
to your credit card:      \$190.21**



**DO NOT PAY**

**THIS IS A RECEIPT FOR YOUR PURCHASE RECORDS**

This receipt is pending settlement from our bank.





PO Box 37600  
Philadelphia, PA 19101-0600

# Credit Card Purchase Receipt

Order Date: 11/24/2020  
Ship Date: 11/25/2020  
Invoice Date: 11/24/2020  
TIN: 04-2896127

**Sold To:**

County Of Madison  
Road Dept  
3137 S Liberty St  
Canton MS 39046-8826

**Ship To:**

County Of Madison  
Road Dept  
3137 S Liberty St  
Canton MS 39046

Customer PO: kellerhelenc      Order #: 144629457      Invoice #: 12498845      Account #: 3039802

Item Number	Description	Color	Qty Shipped	Price	Unit	Extended
901-19750M	CURITY ALCOHOL PREP PADS STR		1	\$4.89	box	\$4.89



[Always happy to help](#)



800.982.3400     [invoice@quill.com](mailto:invoice@quill.com)

Check the status of this order and track delivery at [Quill.com/my account](https://www.quill.com/my-account).

Merchandise Amt      \$4.89  
Tax:                      \$0.00  
Shipping:                Free

**This amount has been charged  
to your credit card:      \$4.89**



**DO NOT PAY**

**THIS IS A RECEIPT FOR YOUR PURCHASE RECORDS**

This receipt is pending settlement from our bank.

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
0.00	12/26/20	0.00	0.00	\$ <span style="border: 1px solid black; display: inline-block; width: 100px; height: 20px; vertical-align: middle;"></span>

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

MARTA MCKNIGHT 12120  
 MADISON COUNTY BOS P211  
 PO BOX 608  
 CANTON MS 39046-0608



4715621863010519 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 0519

Summary of Account Activity		
Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	0.00
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>0.00</b>
Credit Limit		30,000.00
Available Credit		29,986.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/26/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
 CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
 LOST OR STOLEN CARDS  
 888-494-5141

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

Transaction Information					
Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement		Amount
11/09	11/10	2413746NB013SE9WY	TRACTOR SUPPLY CO #1713 CANTON MS		179.94
			MCC: 5599 MERCHANT ZIP:		
11/12	11/15	2413746NF01741WKL	TRACTOR SUPPLY CO #1713 CANTON MS		279.99
			MCC: 5599 MERCHANT ZIP:		
11/19	11/22	2463923NMS66K33KK	OFFICE PRODUCTS PLUS, INC601-8982600 MS		68.22
			MCC: 5044 MERCHANT ZIP: 39157		
			SALES TAX: \$ 0.00 TAX INCLUDED: 2		
			CUSTOMER CODE: 922458		
11/24	11/26	2463923NSS66KMDKZ	OFFICE PRODUCTS PLUS, INC601-8982600 MS		22.74
			MCC: 5044 MERCHANT ZIP: 39157		
			SALES TAX: \$ 0.00 TAX INCLUDED: 2		
			CUSTOMER CODE: 922909		
12/01	12/01	000000000000COMPC	TOTAL PURCHASES	\$550.89	0.00
			TOTAL	\$550.89	

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account			
Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting [UMB.com/traudalerts](http://UMB.com/traudalerts).

# BILLING RIGHTS SUMMARY

## In case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### Special Rule for Credit Card Purchases.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

Notice regarding electronic collection of your check. When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

## EXPLANATION OF FINANCE CHARGES

**1. Finance Charges.** During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

**2. Balance Computation.** The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional Items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item Daily Balance).

### 3. Free Ride Period.

A. **Cash Advances.** A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. **Same-as-Cash Purchases.** Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. **Other Purchase Advances.** Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").

NAME:	Marta D. McKnight/MCBOS							
CARD NUMBER:	4715-6218-6301-0519							
BILLING PERIOD:								
INVOICE DATE	VENDOR	AMOUNT	USER	PRODUCT(S)	FUND	DEPT.	PURPOSE	RECEIPT
11/9/2020	Tractor Supply Company	\$ 179.94	Marta D. McKnight	Rye Grass-Sulphur Springs Park	336	530	631	X
11/12/2020	Tractor Supply Company	\$ 279.99	Marta D. McKnight	Toolbox for Lawrence Morris' new truck	150	301	915	X
11/19/2020	Office Products Plus	\$ 68.22	Marta D. McKnight	Office Supplies	150	301	603	X
11/24/2020	Office Products Plus	\$ 22.74	Marta D. McKnight	Office Supplies	150	301	603	X
TOTAL		\$ 550.89						

*Ther  
Bayer*

*OIL - MURKIN - 12/09/2020  
at 6:50 AM -  
==*

CARD SERVICES  
PO BOX 419734  
KANSAS CITY MO 64141-8734



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
0.00	12/28/20	0.00	0.00	\$ <span style="border: 1px solid black; display: inline-block; width: 80px; height: 15px;"></span>

Make Check Payable To:  
Card Services

Please check box if making address change as indicated on the back

Card Services  
PO Box 875852  
Kansas City MO 64187-5852

MARTA MCKNIGHT  
MADISON COUNTY BOS  
PO BOX 608  
CANTON MS 39046-0608



4715621863010519 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 0819

Summary of Account Activity	
Previous Balance	\$ 0.00
Payments	- 0.00
Other Credits	- 0.00
Purchases/Debits	+ 0.00
Cash Advances	+ 0.00
Finance Charges	+ 0.00
<b>New Balance</b>	<b>0.00</b>
Credit Limit	30,000.00
Available Credit	29,998.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/28/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
CARD SERVICES  
PO BOX 876852  
KANSAS CITY, MO 64187-6852

ACCOUNT INQUIRIES AND  
LOST OR STOLEN CARDS  
888-494-5141

CARD SERVICES  
PO BOX 419734  
KANSAS CITY MO 64141-8734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

Transaction Information

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/09	11/10	2413748NB013SE9WY	TRACTOR SUPPLY CO #1713 CANTON MS MCC: 5589 MERCHANT ZIP:	179.84
11/12	11/15	2413746NF01741WKL	TRACTOR SUPPLY CO #1713 CANTON MS MCC: 5589 MERCHANT ZIP:	279.89
11/18	11/22	2463923NMB88K33KX	OFFICE PRODUCTS PLUS, INC601-8882500 MS MCC: 5044 MERCHANT ZIP: 39157 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 922458	68.22
11/24	11/28	2463923NMB88K33KX	OFFICE PRODUCTS PLUS, INC601-8882500 MS MCC: 5044 MERCHANT ZIP: 39157 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 922458	22.74
12/01	12/01	0000000000000000	TOTAL PURCHASES \$650.89 TOTAL \$650.89	0.00

Interest Charge Information

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding your fee.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting [UMB.com/fraudalerts](http://UMB.com/fraudalerts).

*OK - Martin - 12/09/2020*

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734



Please Detach And Enclose Top Portion With Payment

New Balance 0.00    Payment Due Date 12/26/20    Past Due Amount 0.00    Minimum Payment 0.00    Amount Enclosed \$

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

JUSTIN STONE 12126  
 MADISON CO BOS P211  
 PO BOX 608  
 CANTON MS 39046-0608



4715621863010576 000000 000000

Account Number Ending In: XXXX XXXX XXXX 0576

Summary of Account Activity		
Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	0.00
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>0.00</b>
Credit Limit		1,000.00
Available Credit		431.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/26/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
 CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
 LOST OR STOLEN CARDS  
 888-494-5141

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

Transaction Information

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/11	11/12	2423168NDBLJ44KR9	BUCKLE #183 RIDGELAND MS MCC: 5691 MERCHANT ZIP: 39157 SALES TAX: \$ 0.00 TAX INCLUDED: 0	139.90
11/11	11/12	2432688NQP140QY9	JOSABANK CLOTHIERS 094 JACKSON MS MCC: 5611 MERCHANT ZIP: 39211 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 0094 6050	179.00
11/11	11/12	2444500NDHEWJHHJJ	BELK #676 NORTH-PARK RIDGELAND MS MCC: 5311 MERCHANT ZIP:	99.37
11/11	11/13	2475542NDMASBTQNL	SHOE DEPT 0350 RIDGELAND MS MCC: 5661 MERCHANT ZIP: 39157 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 20004	39.99
11/18	11/19	2432743NKPL4GBTM6	THE SOUTHERN CONNECTION PRIDGELAND MS MCC: 5137 MERCHANT ZIP:	59.99
11/19	11/20	2432743NLPT2EVH56	THE SOUTHERN CONNECTION PRIDGELAND MS MCC: 5137 MERCHANT ZIP:	49.99
12/01	12/01	000000000000COMPC	TOTAL PURCHASES \$568.24 TOTAL \$568.24	0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

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# BILLING RIGHTS SUMMARY

## In case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### Special Rule for Credit Card Purchases.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

**Notice regarding electronic collection of your check.** When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

## EXPLANATION OF FINANCE CHARGES

**1. Finance Charges.** During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

**2. Balance Computation.** The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item) Daily Balance.

### 3. Free Ride Period.

A. **Cash Advances.** A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. **Same-as-Cash Purchases.** Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. **Other Purchase Advances.** Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").

**NAME:** MCSO - Justin Stone  
**CARD NUMBER:** XXXX 0428  
**BILLING PERIOD:** Nov-20

<b>DATE</b>	<b>VENDOR</b>	<b>AMOUNT</b>	<b>USER</b>	<b>PRODUCT(S)</b>	<b>FUND</b>	<b>DEPT.</b>	<b>PURPOSE</b>	<b>RECEIPT</b>
11/10/2020	Jos A. Bank	\$179.00	Justin Stone	clothing	001	200	691	Y
11/11/2020	Belk	\$99.37	Justin Stone	clothing	001	200	691	Y
11/11/2020	Buckle	\$139.90	Justin Stone	clothing	001	200	691	Y
11/11/2020	Shoe Dept.	\$39.99	Justin Stone	clothing	001	200	691	Y
11/18/2020	Southern Connection	\$59.99	Justin Stone	clothing	001	200	691	Y
11/19/2020	Southern Connection	\$49.99	Justin Stone	clothing	001	200	691	Y

**TOTAL** \$568.24



CARD SERVICES  
PO BOX 419734  
KANSAS CITY MO 64141-6734

Account Number Ending In: XXXX XXXX XXXX 0578



Please Detach And Enclose Top Portion With Payment

Now Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
0.00	12/28/20	0.00	0.00	\$

Make Check Payable To:  
Card Services

Please check box if making address change as indicated on the back

Card Services  
PO Box 875852  
Kansas City MO 64187-5852

JUSTIN STONE 12125  
MADISON CO BOS P211  
PO BOX 608  
CANTON MS 39046-0608



4715621863010576 000000 000000

Account Number Ending In: XXXX XXXX XXXX 0578

Summary of Account Activity	
Previous Balance	\$ 0.00
Payments	- 0.00
Other Credits	- 0.00
Purchases/Debits	+ 0.00
Cash Advances	+ 0.00
Finance Charges	+ 0.00
<b>New Balance</b>	<b>0.00</b>
Credit Limit	1,000.00
Available Credit	431.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/28/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
CARD SERVICES  
PO BOX 875852  
KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
LOST OR STOLEN CARDS  
888-494-6141

CARD SERVICES  
PO BOX 419734  
KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

Transaction Information					
Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount	
11/11	11/12	2423169NDBL44KR9	BUCKLE #183 RIDGELAND MS MCC: 6601 MERCHANT ZIP: 39157 SALES TAX \$ 0.00 TAX INCLUDED: 0	139.90	*
11/11	11/12	2432688WQPG140QY9	JOSABANK CLOTHIERS 094 JACKSON MS MCC: 6511 MERCHANT ZIP: 39211 SALES TAX \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 0094 6050	179.00	*
11/11	11/12	2444500NDHEWJH4J	BELK #676 NORTH-PARK RIDGELAND MS MCC: 6311 MERCHANT ZIP:	99.37	*
11/11	11/13	2476542NDMASBTONL	SHOE DEPT 0350 RIDGELAND MS MCC: 6661 MERCHANT ZIP: 39157 SALES TAX \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 20004	39.99	*
11/18	11/19	2432743NKPL4GBTM8	THE SOUTHERN CONNECTION PRIDGELAND MS MCC: 6137 MERCHANT ZIP:	59.99	
11/19	11/20	2432743NLP2EVH56	THE SOUTHERN CONNECTION PRIDGELAND MS MCC: 6137 MERCHANT ZIP:	49.99	
12/01	12/01	000000000000COMPC	TOTAL PURCHASES \$568.24 TOTAL \$568.24	0.00	

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account			
Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting UMB.com/traudalerts.

*Justin Stone*  
AS

*Justin Stone*  
12-8-20

(4)

# SHOE DEPT.

## ENCORE

NORTH PARK MALL  
RIDGELAND, MS 39157  
601-977-9279

STORE # 350 REGISTER # 2

1 055168 2347 R 39.99  
MADDEN M-NEERIE TAN

SUBTOTAL : 39.99  
SALES TAX 7.000% : N/TAX  
TOTAL : 39.99

AMOUNT TENDERED : 39.99  
CHANGE DUE :

4 VISA  
12:17:48 11/11/20 R 20004

ACCT NO: XXXXXXXXXXXX0576  
TR TYPE: S SALE  
AMOUNT: 39.99 282 011352 CREDIT  
MERCH ID: 0031940008005003507602  
Application Label: VISA CREDIT  
TC: 664A6534EF1FA5D7  
TVR: 8080008000  
AID: A0000000031010  
IAD: 06011203A02000  
CHIP

THE CARD ISSUER IDENTIFIED HEREON MAY  
APPLY THE TOTAL AMOUNT SHOWN ON THIS  
SLIP TO THE APPROPRIATE ACCOUNT

KEEP THIS FOR STATEMENT VERIFICATION

FREE GROUND SHIPPING ONLINE  
(EXCL. AK AND HI)  
[WWW.SHOEDEPTENCORE.COM](http://WWW.SHOEDEPTENCORE.COM)

TO REACH CUSTOMER SERVICE:  
1-888-55-SHOES OR EMAIL:  
CUSTOMERSERVICE@SHOESHOW.COM

DATES CHECKED BY: \_\_\_\_\_

(1)

# Buckle

BUCKLE  
1200 E COUNTY LINE RD STE 126  
RIDGELAND, MS 39157  
6019561153

Follow us on Instagram @buckle

SALE

Guest Name: Justin Stone  
Guest Number: 999003484211

Teamname: Tayonna TM#: 3443876

1436553232 BKE Tyler Boot Strt \$69.95E  
1443013232 BKE Tyler Boot Strt \$69.95E

Subtotal \$139.90

Tax Exempt No. 646000658

Total \$139.90

Visa \$139.90

Card No. XXXXXXXXXXXX0576

Expiration Date XX/XX

Auth. No. 011715

VISA CREDIT

VISA

Chip Read

Signature Verified

Mode: Issuer

AID: A0000000031010

TVR: 8000008000

TSI: 6800

AC: F81BE88C8C3F5ABB

ARC: 00

Please Retain for Your Records

BUCKLE REWARDS

Points Earned Today: 140

Bonus Points Earned Today: 0

Total Points Earned Today: 140

TOTAL BUCKLE REWARDS

Current Points Balance: 217

Thank you for shopping at  
BUCKLE

Your Style. Your Rewards. Your Way.  
Earn more with Buckle Rewards.

449 STORES IN 42 STATES  
[WWW.BUCKLE.COM](http://WWW.BUCKLE.COM)



A-5

2

Jos. A. Bank  
4870 I-55 NORTH  
JACKSON, MS 39211  
346-302-7801

# JOS. A. BANK

Consultant: LINDA S (LS202)  
Date: 11/10/2020

Sold To:  
JUSTIN STONE  
(Bank Account Rewards ID: 414167140)

-- Sale Items -----

Mdse Code	Description	Qty	Price
33RL34B01	TRAV TF PNT SEP	1	189.00
11704	- SUITS \$99-\$249		-99.00

40.00

33RJ48R01	BT TRAV TF JKT	1	259.00
11704	- SUITS \$99-\$249		-180.00

79.00

81RT00033	1905 REG TIE	1	69.50
11751	- 3/\$60 1905 TRAV AND RES TIES		-49.50

20.00

81CT00066	TRAV REG TIE	1	69.50
11751	- 3/\$60 1905 TRAV AND RES TIES		-49.50

20.00

81CT00055	TRAV REG TIE	1	69.50
11751	- 3/\$60 1905 TRAV AND RES TIES		-49.50

20.00

Subtotal	179.00
Total	179.00

Sales Amount Grand Total 179.00

Payments: The New Tradition Since 1905

Visa	XXXXXXXXXXXX0576	
Contactless	USD\$	179.00
Date: 11.10.2020	Time: 01:04:14PM	
Auth#:	010000	

3

A-5



Ridgeland MS  
1200 East County Line Road  
Ridgeland, MS 39157-1996  
United States  
601-991-2017

STORE: 676 Register: 145 Date: 11/11/20  
Time: 11:10 AM Trans ID: 2320 ASSOC: 001694

SALE

Item	Qty	Price	Amount
TF NI SOLID STRETCH BD 0712848553357	1		52.12 E
Original Price			69.50
		Cpn3878 25% (17.38)	
RETURN PRICE W/RECEIPT			52.12
Katheryn:001694			
WHITE TEXT DOBBY 0712848748647	1		19.25 E
Original Price			55.00
		65% Off (35.75)	
RETURN PRICE W/RECEIPT			19.25
Katheryn:001694			
AQUAFX JERSEY 0786888228902	1		6.40 E
Original Price			8.00
		Cpn3878 20% (1.60)	
RETURN PRICE W/RECEIPT			6.40
Katheryn:001694			
AQUAFX JERSEY 0786888228902	1		6.40 E
Original Price			8.00
		Cpn3878 20% (1.60)	
RETURN PRICE W/RECEIPT			6.40
Katheryn:001694			
3PK FLUFFY SOCKS(4) 0786888158483	1		15.20 E
Original Price			19.00
		Cpn3878 20% (3.80)	
RETURN PRICE W/RECEIPT			15.20
Katheryn:001694			

Subtotal 99.37  
Tax 0%

Total \$99.37

Sold Item Count = 5

-----  
Visa Credit Card 99.37

\*\*\*\*\*0576  
Auth #: 011396  
Auth Time: 11:16 AM  
Trace Number: 067631614523201r  
Entry Method: Chip  
Transaction Type: Sale  
AID: A0000000031010  
TVR: 800008000  
TSI: 6800  
ARC: 00  
IAD: 06011203603000

**You Saved \$60.13**

\*\*\*\*\*  
Tax Exempt Information

Justin Stone  
2941 Hwy 51 N  
Canton, MS 39046

11/18/2020 12:20 PM Receipt #63852  
Store: 1



**THE  
SOUTHERN  
CONNECTION**

The Southern Connection Police Supplies  
274 Commerce Park Dr, Suite M  
Ridgeland, MS 39157  
tscps@bellsouth.net  
(601) 853-3106

Cashier:

Item Name	Qty	Price	Ext Price
5.11 FREEDOM FLE RANGER GF LARGE	1	\$59.99	\$59.99
		Subtotal:	\$59.99
Local Sales Tax		0 % Tax:	+ \$0.00
		<b>RECEIPT TOTAL:</b>	<b>\$59.99</b>

Credit Card: \$59.99  
Visa

Merchant # \*\*\*86553

Thanks for shopping with us!



63852

THE SOUTHERN CONNECTION POLICE  
274 COMMERCE PARK DR STE M  
RIDGELAND MS 39157  
601-853-3106

Merchant ID: 9657 Store #: 4327  
Term #: 0101 Ref #: 0011

**Sale**

XXXXXXXXXXXX0576  
VISA Entry Method: Chip

Total: \$ 59.99

11/18/20 12:20:25  
Inv #: 000011 Appr Code: 018033  
Transaction ID: 460323660259952  
Apprvd: Online Batch#: 000068

VISA CREDIT  
AID: A0000000031010  
TSI: 6800  
TVR: 8000003000

Customer Copy  
THANK YOU

5

6

11/19/2020 12:29 PM Receipt #63882  
Store: 1



# THE SOUTHERN CONNECTION

The Southern Connection Police Supplies  
274 Commerce Park Dr, Suite M  
Ridgeland, MS 39157  
tscps@bellsouth.net  
(601) 853-3106

Cashier:

Item Name	Qty	Price	Ext Price
5.11 FREEDOM FLE RANGER GF LARGE	-1	\$59.99	(\$59.99) T
5.11 FREEDOM FLE RANGER GF XL	1	\$59.99	\$59.99 T
NEXBELT TITAN PRI COYOTE 50 INCH	1	\$49.99	\$49.99
		Subtotal:	\$49.99
Local Sales Tax		7 % Tax:	+ \$0.00
		<b>RECEIPT TOTAL:</b>	<b>\$49.99</b>

Credit Card: \$49.99  
Visa

Merchant # \*\*\*86553

Thanks for shopping with us!



63882

THE SOUTHERN CONNECTION POLICE  
274 COMMERCE PARK DR STE M  
RIDGELAND MS 39157  
601-853-3106

Merchant ID: 9657 Store #: 4327  
Term #: 0101 Ref #: 0009

## Sale

XXXXXXXXXXXX0576  
VISA Entry Method: Chip

Total: \$ 49.99

11/19/20 12:28:58  
Inv #: 000009 Appr Code: 019852  
Transaction ID: 380324665380965  
Apprvd: Online Batch#: 000069

VISA CREDIT  
AID: A0000000031010  
TSI: 6800  
TVR: 8000008000

Customer Copy  
THANK YOU

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
0.00	12/26/20	0.00	0.00	\$ <span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px; vertical-align: middle;"></span>

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

MADISON CO SHERIFF 12117  
 MADISON CO BOS P211  
 PO BOX 608  
 CANTON MS 39046-0608



4715621863010212 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 0212

Summary of Account Activity		
Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	0.00
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>0.00</b>
Credit Limit		10,000.00
Available Credit		10,000.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/26/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
 CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
 LOST OR STOLEN CARDS  
 888-494-5141

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

**Transaction Information**

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/05	11/08	7413746N8019R6XJ7	TRACTOR SUPPLY CO #1713 CANTON MS MCC: 5599 MERCHANT ZIP:	149.99-
12/01	12/01	000000000000COMPC	TOTAL RETURNS \$149.99 TOTAL \$149.99-	0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting [UMB.com/fraudalerts](http://UMB.com/fraudalerts).

# BILLING RIGHTS SUMMARY

## In case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### Special Rule for Credit Card Purchases.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

Notice regarding electronic collection of your check. When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

## EXPLANATION OF FINANCE CHARGES

**1. Finance Charges.** During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

**2. Balance Computation.** The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional Item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional Item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional Item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional Items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash Purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item Daily Balance).

### 3. Free Ride Period.

A. **Cash Advances.** A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. **Same-as-Cash Purchases.** Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. **Other Purchase Advances.** Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").



**NAME:** MCSO  
**CARD NUMBER:** XXXX 0212  
**BILLING PERIOD:** Nov-20

<b>DATE</b>	<b>VENDOR</b>	<b>AMOUNT</b>	<b>USER</b>	<b>PRODUCT(S)</b>	<b>FUND</b>	<b>DEPT.</b>	<b>PURPOSE</b>	<b>RECEIPT</b>
11/5/2020	Tractor Supply Co	-\$149.99	Connor Smith	dog kennel	001	200	646	Y

**TOTAL** -**\$149.99**

GARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Account Number Ending In: XXXX XXXX XXXX 0212



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
0.00	12/28/20	0.00	0.00	\$ <span style="border: 1px solid black; display: inline-block; width: 80px; height: 15px;"></span>

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

MADISON CO SHERIFF 12117  
 MADISON CO BOS P211  
 PO BOX 608  
 CANTON MS 39046-0608



4715621863010212 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 0212

Summary of Account Activity	
Previous Balance	\$ 0.00
Payments	- 0.00
Other Credits	- 0.00
Purchases/Debits	+ 0.00
Cash Advances	+ 0.00
Finance Charges	+ 0.00
<b>New Balance</b>	<b>0.00</b>
Credit Limit	10,000.00
Available Credit	10,000.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/28/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
 CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
 LOST OR STOLEN CARDS  
 888-494-6141

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

Transaction Information

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/08	11/08	7413746N6016R8XJ7	TRACTOR SUPPLY CO #1713 CANTON MS MCC: 5699 MERCHANT ZIP:	148.99
12/01	12/01	000000000000COMPC	TOTAL RETURNS \$148.99 TOTAL \$148.99	0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting UMB.com/traudalorts.

*J. Williams*  
 12-8-20



176 FEATHER LN  
CANTON, MS 39046  
601-859-8400

Ticket: 379083  
Date: 11/5/20 Time: 4:30 PM  
Store 1713 Register: 2  
Cashier: Col.in

Item	Qty	Price	Amount
RET LODGE 10X10 KENNEL ROOF KIT 1125406	1	(149.99)	(149.99)
Other			

Return  
Store: 1713  
Date: 10/26/20  
Ticket: 376607  
Register: 2

Subtotal (149.99)  
Tax 0.00  
Total (149.99)

-----  
Visa - SALE (149.99)  
\*\*\*\*\*0212 - Pinpad Swiped  
Terminal ID : 00179171300200  
CVN : DEFAULT

-----  
Change: 0.00

For our Returns Policy, visit  
TractorSupply.com/returns  
\*\*\*\*\*  
Help a neighbor. Review your products.  
www.tractorsupply.com/reviews  
\*\*\*\*\*  
Join Neighbor's Club  
Go to www.neighborsclub.com  
Earn more rewards when you use a  
TSC Personal Card to make a purchase.  
Apply @ www.applyforTSCcard.com  
\*\*\*\*\*  
Go to telltractorsupply.com or Call  
1-800-541-4429 within 7 days to  
complete a survey and be entered in  
a monthly drawing for a chance to  
win a \$2500 shopping spree.  
(Awarded as Gift Cards) Ends 12/31/2020  
Click on "Sweepstakes Rules" for  
complete details or to participate  
without purchase or survey.  
\*\*\*\*\*

Enter Survey Code #:  
1713-02-379083-110520-1630-9  
RETURNED ITEM COUNT = 1



Please call 1-877-718-6750 for Customer  
Solutions.  
\*\*\*\*\*  
Sign up now for ads, news, and more at  
TractorSupply.com  
Customer Copy

CARD SERVICES  
PO BOX 419734  
KANSAS CITY MO 64141-6734



Please Detach And Enclose Top Portion With Payment

New Balance 0.00      Payment Due Date 12/26/20      Past Due Amount 0.00      Minimum Payment 0.00      Amount Enclosed \$

Make Check Payable To:  
Card Services

Please check box if making address change as indicated on the back

Card Services  
PO Box 875852  
Kansas City MO 64187-5852

RUSSEL KIRBY 12124  
MADISON CO BOS P211  
PO BOX 608  
CANTON MS 39046-0608



4715621863010550 000000 000000

Account Number Ending In: XXXX XXXX XXXX 0550

Summary of Account Activity		
Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	0.00
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>0.00</b>
Credit Limit		1,000.00
Available Credit		155.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/26/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
CARD SERVICES  
PO BOX 875852  
KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
LOST OR STOLEN CARDS  
888-494-5141

CARD SERVICES  
PO BOX 419734  
KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

**Transaction Information**

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/05	11/06	2432743N6MLZXAV10	THE SOUTHERN CONNECTION PRIDGELAND MS MCC: 5137 MERCHANT ZIP:	227.95
11/08	11/09	2443106N9R72MRNLQ	JCPENNEY 2168 RIDGELAND MS MCC: 5311 MERCHANT ZIP: 39157 SALES TAX: \$ 0.00 TAX INCLUDED: 0	282.99
11/09	11/10	7443106NAR72P1QAN	JCPENNEY 2168 RIDGELAND MS MCC: 5311 MERCHANT ZIP: 39157 SALES TAX: \$ 0.00 TAX INCLUDED: 0	70.39
11/11	11/12	2413746ND014YM8YA	TRACTOR SUPPLY CO #1713 CANTON MS MCC: 5599 MERCHANT ZIP:	56.97
11/11	11/12	2432688NQP140J62	JOSABANK CLOTHIERS 094 JACKSON MS MCC: 5611 MERCHANT ZIP: 39211 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 0403 10492213	119.00
11/11	11/12	2449398ND2LT8DB6F	ACADEMY SPORTS #99 JACKSON MS MCC: 5941 MERCHANT ZIP: 39211 SALES TAX: \$ 0.00 TAX INCLUDED: 0	107.97
11/19	11/20	2432743NLPT2EVH5E	THE SOUTHERN CONNECTION PRIDGELAND MS MCC: 5137 MERCHANT ZIP:	119.98
12/01	12/01	000000000000COMPC	TOTAL PURCHASES \$914.86 TOTAL RETURNS \$70.39 TOTAL \$844.47	0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting UMB.com/fraudalerts.

# BILLING RIGHTS SUMMARY

## In case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### Special Rule for Credit Card Purchases.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

Notice regarding electronic collection of your check. When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

## EXPLANATION OF FINANCE CHARGES

1. **Finance Charges.** During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

2. **Balance Computation.** The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item) Daily Balance).

### 3. Free Ride Period.

A. **Cash Advances.** A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. **Same-as-Cash Purchases.** Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. **Other Purchase Advances.** Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").

**NAME:** MCSO - Russell Kirby  
**CARD NUMBER:** XXXX 0501  
**BILLING PERIOD:** Nov-20

<b>DATE</b>	<b>VENDOR</b>	<b>AMOUNT</b>	<b>USER</b>	<b>PRODUCT(S)</b>	<b>FUND</b>	<b>DEPT.</b>	<b>PURPOSE</b>	<b>RECEIPT</b>
11/5/2020	Southern Connection	\$227.95	Russell Kirby	clothing	001	200	691	Y
11/8/2020	JCPenney	\$282.99	Russell Kirby	clothing	001	200	691	Y
11/9/2020	JCPenney	-\$70.39	Russell Kirby	return	001	200	691	Y
11/11/2020	Tractor Supply	\$56.97	Russell Kirby	clothing	001	200	691	Y
11/11/2020	JoS A Bank	\$119.00	Russell Kirby	clothing	001	200	691	Y
1/11/2020	Academy Sports	\$107.97	Russell Kirby	clothing	001	200	691	Y
11/19/2020	Southern Connection	\$119.98	Russell Kirby	clothing	001	200	691	Y

**TOTAL** **\$844.47**

CARD SERVICES  
PO BOX 418734  
KANSAS CITY MO 64141-8734

Account Number Ending In: XXXX XXXX XXXX 0550



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
0.00	12/28/20	0.00	0.00	\$

Make Check Payable To:  
Card Services

Please check box if making address change as indicated on the back

Card Services  
PO Box 875852  
Kansas City MO 64187-5852

RUSSEL KIRBY 12124  
MADISON CO BOS P211  
PO BOX 608  
CANTON MS 39046-0608



4715621863010550 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 0550

Summary of Account Activity	
Previous Balance	\$ 0.00
Payments	- 0.00
Other Credits	- 0.00
Purchases/Debits	+ 0.00
Cash Advances	+ 0.00
Finance Charges	+ 0.00
<b>New Balance</b>	<b>0.00</b>
Credit Limit	1,000.00
Available Credit	155.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/28/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
CARD SERVICES  
PO BOX 875852  
KANSAS CITY, MO 64187-8852

ACCOUNT INQUIRIES AND  
LOST OR STOLEN CARDS  
888-494-5141

CARD SERVICES  
PO BOX 418734  
KANSAS CITY MO 64141-8734

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Transaction Information

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/05	11/05	2432743N6MLZXAV10	THE SOUTHERN CONNECTION PRIDGELAND MS MCC: 5137 MERCHANT ZIP:	227.95
11/08	11/09	2443108NBR72MRNLQ	JCPENNEY 2168 RIDGELAND MS MCC: 5311 MERCHANT ZIP: 39157 SALES TAX: \$ 0.00 TAX INCLUDED: 0	282.99
11/09	11/10	7443108NAR72P1QAN	JCPENNEY 2168 RIDGELAND MS MCC: 5311 MERCHANT ZIP: 39157 SALES TAX: \$ 0.00 TAX INCLUDED: 0	70.39
11/11	11/12	2413745ND014YM3YA	TRACTOR SUPPLY CO #1713 CANTON MS MCC: 5699 MERCHANT ZIP:	69.97
11/11	11/12	2432688NCPG140J82	JOSABANK CLOTHIERS 094 JACKSON MS MCC: 5811 MERCHANT ZIP: 39211 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 0403 10482213	119.00
11/11	11/12	2449368ND2LT8DB6F	ACADEMY SPORTS #99 JACKSON MS MCC: 5841 MERCHANT ZIP: 39211 SALES TAX: \$ 0.00 TAX INCLUDED: 0	107.97
11/19	11/20	2432743NLP72EVH5E	THE SOUTHERN CONNECTION PRIDGELAND MS MCC: 5137 MERCHANT ZIP:	119.98
12/01	12/01	000000000000COMPC	TOTAL PURCHASES \$814.66 TOTAL RETURNS \$70.39 TOTAL \$844.47	0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

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*Russell Kirby*

*302  
12-8-20*

11/5/2020 4:43 PM IS Receipt #63527  
Store: 1



# THE SOUTHERN CONNECTION

The Southern Connection Police Supplies  
274 Commerce Park Dr, Suite M  
Ridgeland, MS 39157  
tscps@bellsouth.net  
(601) 853-3106

Bill To: MSO  
RUSSELL KIRBY

Cashier:

Item Name	Qty	Price	Ext Price
FIRST TACT MEN'S ACADEMY E 2XL	1	\$37.99	\$37.99
ROTHCO MICO-FLE NAVY	1	\$9.99	\$9.99
5.11 FREEDOM FLE STORM 2XL	1	\$59.99	\$59.99
5.11 FREEDOM FLE BLACK 2XL	1	\$59.99	\$59.99
5.11 FREEDOM FLE PEACOAT 2XL	1	\$59.99	\$59.99

Subtotal: \$227.95  
Local Sales Tax 0 % Tax: + \$0.00  
**RECEIPT TOTAL: \$227.95**

Credit Card: \$227.95

Visa

Merchant # \*\*\*86553

Total Deposit Taken: \$0.00  
Balance Outstanding: \$0.00

From Work Order #3079

Thanks for shopping with us!



63527



2

JCPenney (601) 957-3113  
1200 E COUNTY LINE RD  
RIDGELAND, MS 39157

A-M

Thanks for Being a JCPenney Rewards Member

ST 4PK DC CREW	504/1861/010610	30.00
Reward Disc		-1.98
Return Value		21.02TE
ST 4PK DC CREW	504/1861/010610	30.00
BG Disc		-15.00
Discounted Price		14.01
Reward Disc		-0.99
Return Value		21.01TE
STF CTN BOXER BRIEF	504/0191/010909	28.00
Reward Disc		-1.84
Return Value		19.62TE
STF CTN BOXER BRIEF	504/0191/010909	28.00
BG Disc		-14.00
Discounted Price		13.08
Reward Disc		-0.92
Return Value		19.62TE
STF 365 CL GA STRIPE	533/5309/010201	34.00
Clearance Disc		-25.51
Reward Disc		-0.56
Return Value		6.45TE
STF SIGN ASTCN SOLID	533/4600/050701	30.00
UPC No. 015716745855		30.00
Clearance Disc		-24.91
BG Disc		-2.55
Discounted Price		2.38
Reward Disc		-0.16
Return Value		3.86TE
STF DOT GRID	533/4671/030301	30.00
UPC No. 015716729077		30.00
Clearance Disc		-24.91
Reward Disc		-0.34
Return Value		4.75TE
HNS 6 1 CORE NS BP	503/7038/010214	19.00
UPC No. 038257762709		19.00
Reward Disc		-1.26
Return Value		13.31TE
HNS 6 1 CORE NS BP	503/7038/010214	19.00
UPC No. 038257762709		19.00
BG Disc		-9.50
Discounted Price		8.88
Reward Disc		-0.62
Return Value		13.31TE
ST 5PK DR AR BCK	503/3410/010914	16.00
Reward Disc		-1.06
Return Value		14.94TE
SA DICKINSON CT COG	014/4128/013611	105.00
UPC No. 717501750074		105.00
Sale Disc		-25.01
Reward Disc		-5.28
Return Value		74.71TE

AIR OTTOMAN POLO	588/0326/030407	60.00
UPC No. 767672979088		60.00
Sale Disc		-42.01
Reward Disc		-1.18
Return Value		16.81TE
AIR OTTOMAN POLO	588/0326/060112	60.00
UPC No. 016653108451		60.00
Sale Disc		-42.01
Reward Disc		-1.18
Return Value		16.81TE
AIR OTTOMAN POLO	588/0326/020512	60.00
UPC No. 767672979330		60.00
Sale Disc		-42.01
Reward Disc		-1.18
Return Value		16.81TE
WF STC OXF REG	531/0597/016311	44.00
Sale Disc		-22.59
Reward Disc		-1.45
Return Value		19.96TE
Subtotal		282.99
Tax Exempt		
Madison C sherrif		
2941 hwy 51		
Canton MS 39046		
Type: 3 Tax Number:XXXXXXXXXXXXXXXX0658		
Tax Exempt 0.0000% 39157		0.00

Total Items Sold: 15  
Total Items Returned: 0

Total **USD \$282.99**

Total Item Discounts: 290.01  
Total Reward Savings: 20.00

Your Total Discounts Today: 310.01

VISA CREDIT **USD \$282.99**  
XXXXXXXXXXXX0550/XXXX/00805600

Chip  
Cardholder acknowledges receipt of goods/services in the amount shown and agrees to pay for them according to credit contract with card issuer.  
Mode: Issuer  
AID: A000000C031010  
TVR: 8000008C00  
TSI: 6800  
\*No Signature Required

Store: 2168 Term: 101 Tran: 4477  
Date: 11/08/20 Time: 01:19 PM Assoc: 0359

**We're Hiring!**

Interested in joining our JCP team?  
Visit [jobs.jcp.com](http://jobs.jcp.com) or see an Associate.

Your feedback matters.

Give us your thoughts.

Survey details at:

[www.jcpenny.com/survey](http://www.jcpenny.com/survey)

Access code valid for 7 days

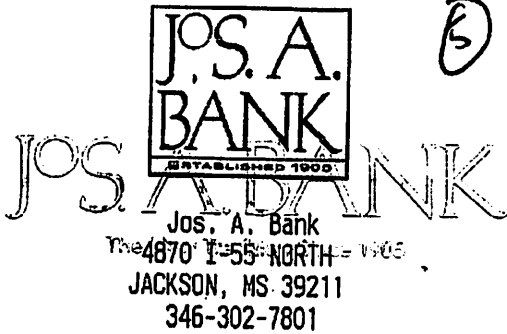
Access Code: 2168 101 4477 110820 1319 7

See a team member, in-store posting, or visit [jcp.com](http://jcp.com) for complete details on our Price Match and Return policies.

Rebate Forms available at  
[www.jcpenny.com/Rebates](http://www.jcpenny.com/Rebates)

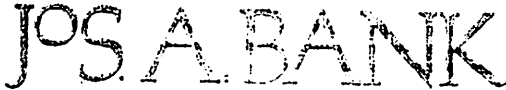


110820216801014477CCS5



⑤

\*\*\*\*\*  
\* OFFICE COPY \*  
\*\*\*\*\*



Consultant: LINDA S (LS202) 1905  
Date: 11/10/2020

Sold To:  
RUSSELL KIRBY  
(Bank Account Rewards ID: 413874524)

Mdse Code	Description	Qty	Price
3FTN54L04	BT TRV SLM 2BSV	1	259.00
11704	- SUITS \$99-\$249		-180.00
			79.00
3FTY44804	BT TRAV PANT	1	139.00
11704	- SUITS \$99-\$249		-99.00
			40.00

JOS. A. BANK Subtotal 119.00  
Total 119.00

The New Tradition Since 1905

Sales Amount Grand Total 119.00

Payments:

VISA CREDIT xxxxxxxxxxxx0550  
Chip Read USD\$ 119.00  
Date: 11/10/2020 Time: 01:27:49PM  
Auth#: 010056  
Mode: Issuer TVR: 8080008000  
IAD: 06011203502000  
TSI: 6800 ARC: 00  
AID: A0000000031010

In store credit only after 90 days.

③

JCPenney (601) 957-3113  
1200 E COUNTY LINE RD  
RIDGELAND, MS 39157

Thanks for Being a JCPenney Rewards Member

\*\*\*Begin Return/Exchange\*\*\*  
Original Transaction Information  
Store: 2168 Term: 101 Tran: 4477  
Date: 11/8/2020 1:19:11 PM Assoc: 359

AIR OTTOMAN POLO 588/0326/030402  
UPC No. 767672979088  
Cust Change Mind  
return value -16.81TE

AIR OTTOMAN POLO 588/0326/060112  
UPC No. 016653108451  
Cust Change Mind  
return value -16.81TE

AIR OTTOMAN POLO 588/0326/020512  
UPC No. 767672979330  
Cust Change Mind  
return value -16.81TE

WF STC OXF REG 531/0597/016311  
Cust Change Mind  
return value -19.96TE  
\*\*\*End Return/Exchange\*\*\*

Subtotal -70.39  
Sales Tax 7.0000% 39157 0.00

Total Items Sold: 0  
Total Items Returned: 4

Total USD \$-70.39  
VISA USD \$-70.39  
XXXXXXXXXXXX0550/XXXX/00

Manual  
\*No Signature Required

Store: 2168 Term: 101 Tran: 4564  
Date: 11/09/20 Time: 12:25 PM Assoc: 0359

**We're Hiring!**  
Interested in joining our JCP team?  
Visit [jobs.jcp.com](http://jobs.jcp.com) or see an Associate.  
Your feedback matters.  
Give us your thoughts.  
Survey details at:  
[www.jcp.com/survey](http://www.jcp.com/survey)  
Access code valid for 7 days  
Access Code: 2168 101 4564 110920 1225 9



110920216801014564RXS1



4

176 FEATHER LN  
CANTON, MS 39046  
601-859-8400

Ticket: 38026  
Date: 11/11/20 Time: 9:46 AM  
Store 1713 Register: 2  
Cashier: Skylar

Item	Qty	Price	Amount
RGC MN LS LWT TML PLD SHRT 2X BU 1497335	1	21.95	20.89 E
% Off Discount (5%) (1.10)			
BLM MN LS WFFL HNLY HTR 3X CM 1497321	1	18.95	18.04 E
% Off Discount (5%) (0.95)			
BLM MN LS WFFL HNLY HTR 3X GY 1497319	1	18.95	18.04 E
% Off Discount (5%) (0.95)			
Subtotal			56.97
Tax			0.00
Total			56.97

Visa - SALE 56.97  
\*\*\*\*\*0550 - EMV Chip  
Authorization #: 011454  
Terminal ID : 001791713C00200  
Cryptogram : 4B468F187C3616CC  
AID : A0000000031010  
APP : VISA CREDIT  
CVM : NONE / 5E0000  
TVR : 8000008000 / TSI : 6800

Change 0.00  
I agree to pay the above amount according to my card issuer agreement.

\*\*\*\*\*  
Tax Exempt Information  
Name: CRUNK HARDY - Russell Kirby  
Address: PO BOX 608  
City/St: CANTON, MS  
Zip Code: 39046  
Phone 601-923-7015

Tax Exempt Reason: Government Agencies  
Expiration Date: 2/25/25  
Tax Exempt Holder: Hardy Crunk

This transaction consists of one or more items identified as exempt from state sales or use tax. By signing below, and under penalties of perjury, signer declares he/she legally has the right to purchase the above items exempt from sales and use tax and these items will be used exclusively in a manner which qualifies for the exemption claimed. Failure to comply with provisions of applicable tax laws and regulations may result in assessment of state and local taxes as well as penalty and interest. The signer affirms that all information provided including name, address, and sales tax exemption number (if required) is true and accurate. I hereby understand and agree that Tractor Supply Co. may use my signature provided hereon for completion of a valid exemption certificate if and when necessary.  
\*\*\*\*\*



6

ACADEMY MADISON, MS 769-231-3300

11/11/20 10:35

393218 SALE 5886 0099 208

UA MENS POLO / 109261132  
1 for \$39.99 39.99  
10% Off 10% 4.00-  
Final Price 35.99

UA M Polo / 121193902  
1 for \$39.99 39.99  
10% Off 10% 4.00-  
Final Price 35.99

UA M Polo / 121194104  
1 for \$39.99 39.99  
10% Off 10% 4.00-  
Final Price 35.99

99 NONTAXABLE TOTAL  
TOTAL USD\$ 107.97

MID: XXXXXXXX9995  
TID: XXXX3904  
RRN: 081140  
VISA CREDIT 107.97  
XXXXXXXXXXXX0550  
Chip Read  
RUSSEL KIRBY AUTH 011399  
Mode: Issuer  
AID: A0000000031010

\*\*\*\*\*  
\* TOTAL DISCOUNT SAVED YOU \$12.00 \*  
\*\*\*\*\*  
\*\*\*\*\*  
\* YOUR TOTAL SAVINGS \$12.00 \*  
\*\*\*\*\*

**FOR ALL. FOR LESS.™**  
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Share feedback about your experience within 72 hours at:  
[www.academyfeedback.com](http://www.academyfeedback.com)

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\$1,000 Academy gift card!

NO PURCHASE NECESSARY. Odds depend on entries received. Enter by month-end. For complete details and official rules, see [www.academy.com/officialrules](http://www.academy.com/officialrules).  
Disponible en Español



2

11/19/2020 12:33 PM is Receipt #63883  
Store: 1



**THE  
SOUTHERN  
CONNECTION**

**The Southern Connection Police Supplies**  
274 Commerce Park Dr, Suite M  
Ridgeland, MS 39157  
tscps@bellsouth.net  
(601) 853-3106

Cashier:

Item Name	Qty	Price	Ext Price
5.11 FREEDOM FLE DUSTY SAG 2XL	1	\$59.99	\$59.99
5.11 FREEDOM FLE RANGER GI 2XL	1	\$59.99	\$59.99
		Subtotal:	\$119.98
Local Sales Tax		0 % Tax:	+ \$0.00
		<b>RECEIPT TOTAL:</b>	<b>\$119.98</b>

Credit Card: \$119.98  
Visa

Merchant # \*\*\*86553

Thanks for shopping with us!



63883

THE SOUTHERN CONNECTION POLICE  
274 COMMERCE PARK DR STE M  
RIDGELAND MS 39157  
601-853-3106

Merchant ID: 9657 Store #: 4327  
Term #: 0101 Ref #: 0010

**Sale**

XXXXXXXXXXXX0550  
VISA Entry Method: Chip

Total: \$ 119.98

11/19/20 12:33:10  
Inv #: 000010 Appr Code: 019778  
Transaction ID: 460324667904675  
Apprvd: Online Batch#: 000069

VISA CREDIT  
AID: A0000000031010  
TSI: 6800  
TVR: 8000008000

Customer Copy  
THANK YOU

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734



Please Detach And Enclose Top Portion With Payment

New Balance 0.00    Payment Due Date 12/26/20    Past Due Amount 0.00    Minimum Payment 0.00    Amount Enclosed \$

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

RICHARD LADMIER 12125  
 MADISON CO BOS P211  
 PO BOX 608  
 CANTON MS 39046-0608



4715621863010568 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 0568

Summary of Account Activity		
Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	0.00
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>0.00</b>
Credit Limit		1,000.00
Available Credit		755.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/26/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
 CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
 LOST OR STOLEN CARDS  
 888-494-5141

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

**Transaction Information**

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/04	11/05	2432743N5MFW06A0Q	THE SOUTHERN CONNECTION PRIDGELAND MS MCC: 5137 MERCHANT ZIP:	61.98
11/18	11/19	2432743NKPL4GBTJK	THE SOUTHERN CONNECTION PRIDGELAND MS MCC: 5137 MERCHANT ZIP:	102.98
11/24	11/25	2432743NTRGSDHT5D	THE SOUTHERN CONNECTION PRIDGELAND MS MCC: 5137 MERCHANT ZIP:	79.98
12/01	12/01	000000000000COMPC	TOTAL PURCHASES \$244.94 TOTAL \$244.94	0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting UMB.com/fraudalerts.

# BILLING RIGHTS SUMMARY

## In case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

*Special Rule for Credit Card Purchases.*

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

Notice regarding electronic collection of your check. When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

### EXPLANATION OF FINANCE CHARGES

**1. Finance Charges.** During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

**2. Balance Computation.** The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional Item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional Item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash Purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item) Daily Balance.

### 3. Free Ride Period.

A. **Cash Advances.** A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. **Same-as-Cash Purchases.** Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. **Other Purchase Advances.** Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").

**NAME:** MCSO - Richard Ladnier  
**CARD NUMBER:** XXXX 0410  
**BILLING PERIOD:** Nov-20

<b>DATE</b>	<b>VENDOR</b>	<b>AMOUNT</b>	<b>USER</b>	<b>PRODUCT(S)</b>	<b>FUND</b>	<b>DEPT.</b>	<b>PURPOSE</b>	<b>RECEIPT</b>
11/4/2020	Southern Connection	\$61.98	Richard Ladnier	clothing	001	200	691	Y
11/18/2020	Southern Connection	\$102.98	Richard Ladnier	clothing	001	200	691	Y
11/24/2020	Southern Connection	\$79.98	Richard Ladnier	clothing	001	200	691	Y

**TOTAL** **\$244.94**

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Account Number Ending In: XXXX XXXX XXXX 0568



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
0.00	12/28/20	0.00	0.00	\$ <span style="border: 1px solid black; display: inline-block; width: 80px; height: 20px; vertical-align: middle;"></span>

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

RICHARD LADMIER 12125  
 MADISON CO BOS 9211  
 PO BOX 608  
 CANTON MS 39046-0608



4715621863010568 000000 000000

Account Number Ending In: XXXX XXXX XXXX 0568

Summary of Account Activity	
Previous Balance	\$ 0.00
Payments	- 0.00
Other Credits	- 0.00
Purchases/Debits	+ 0.00
Cash Advances	+ 0.00
Finance Charges	+ 0.00
<b>New Balance</b>	<b>0.00</b>
Credit Limit	1,000.00
Available Credit	755.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/28/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
 CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
 LOST OR STOLEN CARDS  
 888-494-6141

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

Transaction Information					
Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement		Amount
11/04	11/05	2432743N5MF06A0Q	THE SOUTHERN CONNECTION PRIDGELAND MS MCC: 5137 MERCHANT ZIP:		61.98
11/18	11/19	2432743NKPL1GBTJK	THE SOUTHERN CONNECTION PRIDGELAND MS MCC: 5137 MERCHANT ZIP:		102.98
11/24	11/25	2432743NTRGSDHT6D	THE SOUTHERN CONNECTION PRIDGELAND MS MCC: 5137 MERCHANT ZIP:		79.98
12/01	12/01	000000000000COMPC	TOTAL PURCHASES \$244.94 TOTAL		0.00

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account			
Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting UMB.com/fraudalerts.

*[Handwritten Signature]* v-2  
*[Handwritten Signature]* 12/28/20



THE SOUTHERN CONNECTION POLICE  
274 COMMERCE PARK DR STE M  
RIDGELAND MS 39157  
601-853-3106

Merchant ID: 9657 Store #: 4327  
Term #: 0101 Ref #: 0010

Sale

XXXXXXXXXXXX0568

VISA Entry Method: Chip

Total: \$ 61.98

11/04/20 12:30:38  
Inv #: 000010 Appr Code: 004745  
Transaction ID: 300309666381674  
Apprvd: Online Batch#: 000058

VISA CREDIT  
AID: A0000000031010  
TSI: 6800  
TVR: 8000008000

Customer Copy  
THANK YOU

11/4/2020 12:30 PM is Receipt #63467  
Store: 1



THE  
SOUTHERN  
CONNECTION

The Southern Connection Police Supplies  
274 Commerce Park Dr, Suite M  
Ridgeland, MS 39157  
tscps@bellsouth.net  
(601) 853-3106

Bill To:  
RICHARD LADNIER

Cashier:

Item Name	Qty	Price	Ext Price
CONDOR COMBAT	1	\$49.99	\$49.99
GRAPHITE LARGE			
SPORT TEK ST450	1	\$11.99	\$11.99
2XL			

	Subtotal:	\$61.98
Local Sales Tax	0 % Tax:	+ \$0.00
RECEIPT TOTAL:		\$61.98

Credit Card: \$61.98

Visa

Merchant # \*\*\*86553

Thanks for shopping with us!



63467

11/18/2020 10:12 AM is Receipt #63839  
Store: 1



# THE SOUTHERN CONNECTION

The Southern Connection Police Supplies  
274 Commerce Park Dr, Suite M  
Ridgeland, MS 39157  
tscps@bellsouth.net  
(601) 853-3106

Bill To: RICHARD LADNER

Cashier:

Item Name	Qty	Price	Ext Price
STRIKE CAP	1	\$17.99	\$17.99
BLACK SM/MED			
Blue Line Conceal Cr	1	\$39.99	\$39.99
BLACK LARGE			
Port Core Soft Shell	1	\$45.00	\$45.00
BATTLE GR LARGE			
		Subtotal:	\$102.98
Local Sales Tax		0 % Tax:	+ \$0.00
		<b>RECEIPT TOTAL:</b>	<b>\$102.98</b>

Credit Card: \$102.98  
Visa

Merchant # \*\*\*86553

Total Deposit Taken: \$0.00  
Balance Outstanding: \$0.00

From Work Order #3127

Thanks for shopping with us!



63839

THE SOUTHERN CONNECTION POLICE  
274 COMMERCE PARK DR STE M  
RIDGELAND MS 39157  
601-853-3106

Merchant ID: 5157 Store #: 4327  
Term #: 0101 Ref #: 0003

Sale

XXXXXXXXXXXX0568  
VISA Entry Method: Chip

Total: \$ 102.98

11/18/20 10:11:55  
Inv #: 000003 Appr Code: 018804  
Transaction ID: 300323583152058  
Apprvd: Online Batch#: 000068

VISA CREDIT  
AID: A0000000031010  
TSI: 6800  
TVR: 8000000000

Customer Copy  
THANK YOU

11/24/2020 12:35 PM is Receipt #64017  
Store: 1



# THE SOUTHERN CONNECTION

The Southern Connection, Police Supplies  
274 Commerce Park Dr, Suite M  
Ridgeland, MS 39157  
tscps@bellsouth.net  
(601) 853-3106

Bill To:  
RICHARD LADNER

Cashier:

Item Name	Qty	Price	Ext Price
VINYL LETTERING E REFLECTIV	2	\$15.00	\$30.00
DISTRICT REFLEEC BLACK LARGE	1	\$24.99	\$24.99
DISTRICT REFLEEC CHARCOAL LARGE	1	\$24.99	\$24.99
		Subtotal:	\$79.98
		Local Sales Tax	0 % Tax. + \$0.00
		<b>RECEIPT TOTAL:</b>	<b>\$79.98</b>

Credit Card: \$79.98  
Visa

Merchant # \*\*\*86553

Total Deposit Taken: \$0.00  
Balance Outstanding: \$0.00

From Work Order #3070  
Thanks for shopping with us!



64017

THE SOUTHERN CONNECTION POLICE  
274 COMMERCE PARK DR STE H  
RIDGELAND MS 39157  
601-853-3106

Merchant ID: 9657  
Term #: 0101

Store #: 4327  
Ref #: 0013

Sale

XXXXXXXXXXXX0568

VISA

Entry Method: Chip

Total: \$ 79.98

11/24/20 12:35:32  
Inv #: 000013 Appr Code: 024970  
Transaction ID: 300329669320372  
Apprvd: Online Batch#: 000072

VISA CREDIT  
AID: A0000000031010  
TSI: 6800  
TVR: 8000008000

Customer Copy  
THANK YOU

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734



Please Detach And Enclose Top Portion With Payment

New Balance 0.00      Payment Due Date 12/26/20      Past Due Amount 0.00      Minimum Payment 0.00      Amount Enclosed \$

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

TODD WILSON 12121  
 MADISON CO BOS P211  
 PO BOX 608  
 CANTON MS 39046-0608



4715621863010527 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 0527

Summary of Account Activity		
Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	0.00
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>0.00</b>
Credit Limit		1,000.00
Available Credit		840.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/26/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
 CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
 LOST OR STOLEN CARDS  
 888-494-5141

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

**Transaction Information**

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/18	11/19	2432743NKPL4GBTME	THE SOUTHERN CONNECTION PRIDGELAND MS MCC: 5137 MERCHANT ZIP:	159.98
12/01	12/01	000000000000COMP	TOTAL PURCHASES \$159.98 TOTAL \$159.98	0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting UMB.com/fraudalerts.

# BILLING RIGHTS SUMMARY

## In case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### Special Rule for Credit Card Purchases.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

Notice regarding electronic collection of your check. When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

## EXPLANATION OF FINANCE CHARGES

1. **Finance Charges.** During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

2. **Balance Computation.** The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional Item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional Item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional Items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item) Daily Balance).

### 3. Free Ride Period.

A. **Cash Advances.** A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. **Same-as-Cash Purchases.** Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. **Other Purchase Advances.** Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").

**NAME:** MCSO - Todd Wilson  
**CARD NUMBER:** XXXX 0386  
**BILLING PERIOD:** Nov-20

<b>DATE</b>	<b>VENDOR</b>	<b>AMOUNT</b>	<b>USER</b>	<b>PRODUCT(S)</b>	<b>FUND</b>	<b>DEPT.</b>	<b>PURPOSE</b>	<b>RECEIPT</b>
11/15/2020	Southern Connection	\$159.98	Todd Wilson	clothing	001	200	691	Y

**TOTAL** **\$159.98**

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Account Number Ending In: XXXX XXXX XXXX 0527



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
0.00	12/28/20	0.00	0.00	\$ <span style="border: 1px solid black; display: inline-block; width: 80px; height: 15px;"></span>

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

TODD WILSON 12121  
 MADISON CO BOS P211  
 PO BOX 608  
 CANTON MS 39046-0608



4715621863010527 0000000 0000000

Account Number Ending In: XXXX-XXXX XXXX 0527

Summary of Account Activity	
Previous Balance	\$ 0.00
Payments	- 0.00
Other Credits	- 0.00
Purchases/Debits	+ 0.00
Cash Advances	+ 0.00
Finance Charges	+ 0.00
<b>New Balance</b>	<b>0.00</b>
Credit Limit	1,000.00
Available Credit	840.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/28/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
 CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
 LOST OR STOLEN CARDS  
 888-494-6141

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

Transaction Information					
Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount	
11/19	11/19	2432743NKPL4GBTME	THE SOUTHERN CONNECTION FRIDGELAND MS MCC: 5197 MERCHANT ZIP:	159.98	
12/01	12/01	000000000000CCMPFC	TOTAL PURCHASES	\$159.98	0.00
			TOTAL	\$159.98	

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account			
Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

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*Todd Wilson*

*J. [unclear] 302 12.8.20*

**TRACTOR SUPPLY CO**  
TractorSupply.com

176 FEATHER LN  
CANTON, MS 39046  
601-859-8400

*Substance Springs Park*

Ticket: 379908  
Date: 11/9/20 Time: 11:14 AM  
Store 1713 Register: 2  
Cashier: Anna  
Loyalty #: 7701171302006877

Item	Qty	Price	Amount
50LB RYE GRASS GULF ANNUAL 4220 57	6	29.95	179.94 E
Subtotal			179.94
Tax			0.00
Total			179.94

Visa - SALE 179.94 ✓  
\*\*\*\*\*0519 - EMV Chip  
Authorization #: 009292  
Terminal ID : 001791713000200  
Cryptogram : 6D0A9F0C510CCE6C  
AID : A0000000031010  
APP : VISA CREDIT  
CVM : NONE / 5E0000  
TVR : 8000008000 / TSI : 6300

Change 0.00  
I agree to pay the above amount according to my card issuer agreement.

\*\*\*\*\*  
Tax Exempt Information

Name: Madison Co Board Of Supervisors  
Address: 3137 South Liberty St  
City/St: Canton, MS  
Zip Code: 39046  
Phone 601-990-2620

Tax Exempt Reason: Government Agencies  
Expiration Date:  
Tax Exempt Holder:

This transaction consists of one or more items identified as exempt from state sales or use tax. By signing below, and under penalties of perjury, signer declares he/she



Lawrence Morris' *New Truck*  
**TSC TRACTOR SUPPLY CO**  
 TractorSupply.com  
*Tool box*  
 176 FEATHER LN  
 CANTON, MS 39046  
 601-869-8400

Ticker: 380356  
 Date: 11/12/20 Time: 9:14 AM  
 Store 1713 Register: 2  
 Cashier: John  
 Loyalty #: 7701171302006877

Item	Qty	Price	Amount
TSC HYBRID SILV GRO FS LP PDH MBLK 1064161	1	279.99	279.99 E
Subtotal			279.99
Tax			0.00
Total			279.99

Visa -- SALE 279.99 ✓  
 \*\*\*\*\*0519 - EMV Chip  
 Authorization #: 012798  
 Terminal ID : 00179171300200  
 Cryptogram : EBC06A7C4CF917D3  
 AID : A0000000C31010  
 APP : VISA CREDIT  
 CVM : NONE / 5E0000  
 TVR : 80000080G0 / TSI : 6800

Change 0.00  
 I agree to pay the above amount according to my card issuer agreement.

\*\*\*\*\*  
 Tax Exempt Information

Name: MADISON BOARD OF SUPERVISORS  
 Address: 3137 S LIBERTY ST  
 City/St: CANTON, MS  
 Zip Code: 39046  
 Phone 601-790-2620

Tax Exempt Reason: Government Agencies  
 Expiration Date:  
 Tax Exempt Holder:

This transaction consists of one or more items identified as exempt from state sales or use tax. By signing below, and under penalties of perjury, signer declares he/she



# INVOICE

ON THE PLUS<sup>®</sup> SIDE,  
WE'VE GOT YOU COVERED.  
OFFICE PRODUCTS PLUS, INC.

INVOICE NUMBER **922458-0**  
 INVOICE DATE **11/19/20**  
 ACCOUNT NUMBER **10769**  
 DEPT NUMBER

PO BOX 256  
 RIDGELAND MS 39158

BILL TO ADDRESS		SHIP TO ADDRESS			
MADISON COUNTY BOARD OF SUPERVISORS 3137 S. LIBERTY STREET CANTON MS 39046 601-790-2520		MADISON COUNTY BOARD OF ENGINEERING DEPT. 3137 S. LIBERTY STREET CANTON MS 39046			
CUSTOMER PURCHASE ORDER	SALESPERSON	TERMS	ROUTE	PAYCODE	ORDER TAKER
	MCCARTY, RITA		MDN	PREPAID	130

ITEM NUMBER	MFG	ITEM DESCRIPTION	UM	ORD QTY	B/O QTY	SHIP QTY	SELL PRICE	EXTEND PRICE
10220	UNV	CLIP, BINDER, LGE, DZ	DZ	6		6	3.79	22.74
12113	UNV	FOLDER, MLA, 1/3 CT, LTR, 100	BX	1		1	7.99	7.99
21200	UNV	PAPER, 20#, LTR, 92 BRT	CT	1		1	37.49	37.49
		AMOUNT PAID: 68.22	AMOUNT DUE: .00					

*Handwritten notes:*  
 ✓ \* Received - by MMMM 11/24/2020 at 1 PM  
 ✓ \* Received - by MMMM 12/04/2020 at 12:40 PM  
 68.22 - 22.74 = 45.48 Total

Subtotal	68.22
Tax	
<b>Total Paid</b>	<b>68.22</b> ✓



# INVOICE

ON THE PLUS<sup>®</sup> SIDE,  
WE'VE GOT YOU COVERED.  
OFFICE PRODUCTS PLUS, INC.

INVOICE NUMBER **922909-0**  
 INVOICE DATE **11/24/20**  
 ACCOUNT NUMBER **10769**  
 DEPT NUMBER

PO BOX 256  
RIDGELAND MS 39158

BILL TO ADDRESS		SHIP TO ADDRESS			
MADISON COUNTY BOARD OF SUPERVISORS 3137 S. LIBERTY STREET CANTON MS 39046 601-790-2520		MADISON COUNTY BOARD OF ENGINEERING DEPT. 3137 S. LIBERTY STREET CANTON MS 39046			
CUSTOMER PURCHASE ORDER	SALESPERSON	TERMS	ROUTE	PAYCODE	ORDER TAKER
	MCCARTY, RITA		MDN	PREPAID	130

ITEM NUMBER	MFG	ITEM DESCRIPTION	UM	ORD QTY	B/O QTY	SHIP QTY	SELL PRICE	EXTEND PRICE
10220	UNV	CLIP, BINDER, LGE, DZ AMOUNT PAID: 22.74 AMOUNT DUE: .00	DZ	6		6	3.79	22.74
<i>Received ~ 12/01/2020</i>								

<b>Subtotal</b>	22.74
<b>Tax</b>	
<b>Total Paid</b>	22.74 ✓

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734



Please Detach And Enclose Top Portion With Payment

New Balance 0.00      Payment Due Date 12/26/20      Past Due Amount 0.00      Minimum Payment 0.00      Amount Enclosed

\$

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

MIKE CHAPMAN  
 MADISON CO BOS  
 PO BOX 608  
 CANTON MS 39046-0608

12122  
 P211



4715621863010535 000000 000000

Account Number Ending In: XXXX XXXX XXXX 0535

Summary of Account Activity		
Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	0.00
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>0.00</b>
Credit Limit		1,000.00
Available Credit		302.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/26/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
 CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
 LOST OR STOLEN CARDS  
 888-494-5141

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

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**Transaction Information**

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/11	11/12	2432688NQPG140KLH	JOSABANK CLOTHIERS 094 JACKSON MS MCC: 5611 MERCHANT ZIP: 39211 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 0094 6051	119.00
11/11	11/12	2444500NDHEWJHHFZ	BELK #676 NORTH-PARK RIDGELAND MS MCC: 5311 MERCHANT ZIP:	305.44
11/19	11/20	2432743NLPT2EVH68	THE SOUTHERN CONNECTION PRIDGELAND MS MCC: 5137 MERCHANT ZIP:	272.96
12/01	12/01	000000000000COMPC	TOTAL PURCHASES \$697.40 TOTAL \$697.40	0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

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# BILLING RIGHTS SUMMARY

## In case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### Special Rule for Credit Card Purchases.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

**Notice regarding electronic collection of your check.** When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

## EXPLANATION OF FINANCE CHARGES

1. **Finance Charges.** During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

2. **Balance Computation.** The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional Item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional Item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional Items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item Daily Balance).

### 3. Free Ride Period.

A. **Cash Advances.** A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. **Same-as-Cash Purchases.** Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. **Other Purchase Advances.** Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").

**NAME:** MCSO - Mike Chapman  
**CARD NUMBER:** XXXX 0394  
**BILLING PERIOD:** Nov-20

<b>DATE</b>	<b>VENDOR</b>	<b>AMOUNT</b>	<b>USER</b>	<b>PRODUCT(S)</b>	<b>FUND</b>	<b>DEPT.</b>	<b>PURPOSE</b>	<b>RECEIPT</b>
11/10/2020	Jos A. Bank	\$119.00	Mike Chapman	clothing	001	200	691	Y
11/11/2020	Belk	\$305.44	Mike Chapman	clothing	001	200	691	Y
11/19/2020	Southern Connection	\$272.96	Mike Chapman	clothing	001	200	691	Y

**TOTAL** **\$697.40**

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Account Number Ending In: XXXX XXXX XXXX 0635



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
0.00	12/26/20	0.00	0.00	\$

Make Check Payable To:  
 Card Services

Please check box if mailing address change as indicated on the back

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

MIKE CHAPMAN 12122  
 MADISON CO BOS P211  
 PO BOX 608  
 CANTON MS 39046-0608



4715621863010535 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 0635

Summary of Account Activity	
Previous Balance	\$ 0.00
Payments	- 0.00
Other Credits	- 0.00
Purchases/Debits	+ 0.00
Cash Advances	+ 0.00
Finance Charges	+ 0.00
<b>New Balance</b>	<b>0.00</b>
Credit Limit	1,000.00
Available Credit	302.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/26/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
 CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
 LOST OR STOLEN CARDS  
 888-494-6141

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

Transaction Information

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/11	11/12	2432688NCPG146RLH	JOBABANK CLOTHIERS 034 JACKSON MS MCC: 5611 MERCHANT ZIP: 39211 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 0094 6061	119.00
11/11	11/12	2444500NDHEWJ64FZ	BELK #676 NORTH-PARK RIDGELAND MS MCC: 5311 MERCHANT ZIP:	305.44
11/16	11/20	2432743NLPT2EVH68	THE SOUTHERN CONNECTION PRIDGELAND MS MCC: 5137 MERCHANT ZIP:	272.98
12/01	12/01	000000000000COMPC	TOTAL PURCHASES \$697.40 TOTAL \$697.40	0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting UMB.com/truealerts.

*Mike Chapman*

*7 incl:  
562  
12.8.20*



Jos. A. Bank  
4870 I-55 NORTH  
JACKSON, MS 39211  
346-302-7801

\*\*\*\*\*  
\* JOS. A. BANK OFFICE COPY \*  
\*\*\*\*\*

The New Tradition Since 1905

Consultant: LINDA S (LS202)  
Date: 11/10/2020

Sold To:  
MIKE CHAPMAN  
(Bank-Account Rewards ID: 410735919)

--- Sale Items ---  
Mdse Code Description Qty Price

33RL37801 TRAV TF PNT SEP 1 139.00  
11704 - SUITS \$99-\$249 -99.00  
-----  
40.00

33RJ54R01 BT TRAV TF JKT 1 259.00  
11704 - SUITS \$99-\$249 -180.00

JOS. A. BANK 79.00

The New Tradition Since 1905

Subtotal 119.00  
Total 119.00

-----  
Sales Amount Grand Total 119.00

Payments: JOS. A. BANK  
Visa XXXXXXXXXXXXX0535

Contactless The New Tradition Since 1905 USD\$ 119.00

Date: 11.10.2020 Time: 01:34:32PM

Auth#: 010581

Mode: Issuer TVR:

IAD:

TSI: ARC:

AID:





Ridgeland MS  
 1200 East County Line Road  
 Ridgeland, MS 39157-1995  
 United States  
 601-991-2017

STORE: 676 Register: 145 Date: 11/11/20  
 Time: 1:05 PM Trans ID: 2359 ASSOC: 001694

SALE

12.00 20% Off (2.40)  
 RETURN PRICE W/RECEIPT 9.60  
 Katheryn:001694  
 SOLID WHITE ALL OVER STRETCH TALL  
 0016652403465 1 20.12 E  
 Original Price  
 57.50 65% Off (37.38)  
 RETURN PRICE W/RECEIPT 20.12  
 Katheryn:001694  
 FLEX NON IRON WOVEN  
 0767672454417 1 9.60 E  
 60.00 Permanent Markdown 17.71  
 Original Price  
 17.71 80% Off (5.71)  
 12.00 20% Off (2.40)  
 RETURN PRICE W/RECEIPT 9.60  
 Katheryn:001694  
 REG STRETCH MULTI BLUE MINI CHECK BD  
 0016652741451 1 16.80 E  
 52.50 Permanent Markdown 26.77  
 Original Price  
 26.77 60% Off (5.77)  
 21.00 20% Off (4.20)  
 RETURN PRICE W/RECEIPT 16.80  
 Katheryn:001694  
 HILTON SOLID  
 0756500826946 1 30.00 E  
 Original Price  
 50.00 Cpn3878 40% (20.00)  
 RETURN PRICE W/RECEIPT 30.00  
 Katheryn:001694

Subtotal 305.44  
 Tax 0%

Total \$305.44

Sold Item Count = 9

Visa Credit Card 305.44

\*\*\*\*\*0535  
 Auth #: 011095  
 Auth Time: 1:21 PM  
 Trace Number: 067631614523591k  
 Entry Method: Swiped  
 Transaction Type: Sale

**You Saved \$288.56**

\*\*\*\*\*  
 Tax Exempt Information

Mike Chapman  
 GLUCKSTADT, MS 39110  
 United States  
 601-855-0716

Item	Qty	Price	Amount
SORENTO SOLID			
0756500718920	1	69.50	E
RETURN PRICE W/RECEIPT		69.50	
Katheryn:001694			
LS ESSENTIAL TATTERSALL WVN			
0676108469775	1	39.00	E
Original Price		65.00	
		Cpn3878 40% (26.00)	
RETURN PRICE W/RECEIPT		39.00	
Katheryn:001694			
AM CHINO STRT FLAT			
0014056213109	1	20.82	E
Original Price		59.50	
		65% Off (38.68)	
RETURN PRICE W/RECEIPT		20.82	
Katheryn:001694			
NEW LIGHT BROWN PLT PANT			
0883498779029	1	90.00	E
Original Price		120.00	
		Cpn3878 25% (30.00)	
RETURN PRICE W/RECEIPT		90.00	
Katheryn:001694			
CASUAL PANT FF			
0191777602815	1	9.60	E
60.00 Permanent Markdown		59.71	
Original Price		59.71	
		80% Off (47.71)	
		12.00 20% Off (2.40)	
RETURN PRICE W/RECEIPT		9.60	
Katheryn:001694			
SOLID WHITE ALL OVER STRETCH TALL			
0016652403465	1	20.12	E
Original Price		57.50	
		65% Off (37.38)	
RETURN PRICE W/RECEIPT		20.12	
Katheryn:001694			
FLEX NON IRON WOVEN			
0767672454417	1	9.60	E
60.00 Permanent Markdown		17.71	
Original Price		17.71	
		80% Off (5.71)	
		12.00 20% Off (2.40)	
RETURN PRICE W/RECEIPT		9.60	
Katheryn:001694			
REG STRETCH MULTI BLUE MINI CHECK BD			
0016652741451	1	16.80	E
52.50 Permanent Markdown		26.77	
Original Price		26.77	
		60% Off (5.77)	
		21.00 20% Off (4.20)	
RETURN PRICE W/RECEIPT		16.80	
Katheryn:001694			
HILTON SOLID			
0756500826946	1	30.00	E
Original Price		50.00	
		Cpn3878 40% (20.00)	
RETURN PRICE W/RECEIPT		30.00	
Katheryn:001694			

Subtotal 305.44  
 Tax 0%

Total \$305.44

11/19/2020 12:47 PM is Receipt #63885  
Store: 1



THE  
SOUTHERN  
CONNECTION <sup>A1</sup>

**The Southern Connection Police Supplies**

274 Commerce Park Dr, Suite M  
Ridgeland, MS 39157  
tscps@bellsouth.net  
(601) 853-3106

Bill To:  
MIKE CHAPMAN

Cashier:

Item Name	Qty	Price	Ext Price
5.11 TACTICAL Ape> RANGER 34/34	1	\$79.99	\$79.99
5.11 TACTICAL Ape> STORM 34/34	1	\$79.99	\$79.99
5.11 FREEDOM FLE STORM 2XL	1	\$59.99	\$59.99
NEXBELT TITAN PRI BLACK 50 INCH	1	\$52.99	\$52.99

Subtotal: \$272.96  
Local Sales Tax 0 % Tax: + \$0.00  
**RECEIPT TOTAL: \$272.96**

Credit Card: \$272.96

Visa

Merchant # \*\*\*86553

Total Deposit Taken: \$0.00  
Balance Outstanding: \$0.00

From Work Order #3139

Thanks for shopping with us!



63885

11/18/2020 12:30 P\*7  
Store: 1



# THE SOUTHERN CONNECTION

The Southern Connection Police Supplies  
274 Commerce Park Dr, Suite M  
Ridgeland, MS 39157  
tscps@bellsouth.net  
(601) 853-3106

Bill To: Madison County Sheriffs' Dept  
Madison County Sheriffs' Dept  
2941 HIGHWAY 51  
CANTON, MS 39046

Cashier:

Item Name	Qty	Price	Ext Price
5.11 TACTICAL Ape KHAKI 34/32	2	\$79.99	\$159.98
		Subtotal:	\$159.98
		Exempt 0 % Tax	+ \$0.00
		<b>RECEIPT TOTAL:</b>	<b>\$159.98</b>

Credit Card: \$159.98  
Visa

Merchant # \*\*\*86553

Past Due: (\$79.03)

Total Deposit Taken: \$0.00  
Balance Outstanding: \$0.00

From Sales Order #1987TSC

Thanks for shopping with us!



63853

THE SOUTHERN CONNECTION POLICE  
274 COMMERCE PARK DR STE M  
RIDGELAND MS 39157  
601-853-3106

Merchant ID: 9657  
Term #: 0101  
Store #: 4327  
Ref #: 0012

Sale

XXXXXXXXXXXX0527  
VISA Entry Method: Chip

Total: \$ 159.98

11/18/20 12:30:30  
Inv #: 000012 Appr Code: 018087  
Transaction ID: 460323666301195  
Apprvd: Online Batch#: 000068

VISA CREDIT  
AID: A0000000031010  
TSI: 6800  
TVR: 8000008000

Customer Copy  
THANK YOU

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734



Please Detach And Enclose Top Portion With Payment

New Balance      Payment Due Date      Past Due Amount      Minimum Payment      Amount Enclosed  
 0.00                      12/26/20                      0.00                      0.00

\$

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

**ROBBIN WELCH**                      12123  
**MADISON CO BOS**                      P211  
**PO BOX 608**  
**CANTON MS 39046-0608**



4715621863010543 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 0543

Summary of Account Activity		
Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	0.00
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>0.00</b>
Credit Limit		1,000.00
Available Credit		940.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/26/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
 CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
 LOST OR STOLEN CARDS  
 888-494-5141

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

**Transaction Information**

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/17	11/18	2449398NK2LXKLD6	ACADEMY SPORTS #99 JACKSON MS MCC: 5941 MERCHANT ZIP: 39211 SALES TAX: \$ 0.00 TAX INCLUDED: 0	59.98
12/01	12/01	00000000000COMPC	TOTAL PURCHASES \$59.98 TOTAL \$59.98	0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting [UMB.com/fraudalerts](http://UMB.com/fraudalerts).

# BILLING RIGHTS SUMMARY

## In case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### Special Rule for Credit Card Purchases.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

**Notice regarding electronic collection of your check.** When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

## EXPLANATION OF FINANCE CHARGES

**1. Finance Charges.** During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

**2. Balance Computation.** The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional Items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash Purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item Daily Balance).

### 3. Free Ride Period.

A. **Cash Advances.** A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. **Same-as-Cash Purchases.** Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. **Other Purchase Advances.** Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").

**NAME:** MCSO - Robbin Welch  
**CARD NUMBER:** XXXX 0402  
**BILLING PERIOD:** Sep-20

<b>DATE</b>	<b>VENDOR</b>	<b>AMOUNT</b>	<b>USER</b>	<b>PRODUCT(S)</b>	<b>FUND</b>	<b>DEPT.</b>	<b>PURPOSE</b>	<b>RECEIPT</b>
11/17/2020	Academy Sports	\$59.98	Robbin Welch	clothing	001	200	691	Y

**TOTAL** \$59.98

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Account Number Ending In: XXXX XXXX XXXX 0543



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed	
0.00	12/28/20	0.00	0.00		\$ <span style="border: 1px solid black; display: inline-block; width: 50px; height: 15px;"></span>

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

ROBBIN WELCH 12123  
 MADISON CO BOS P211  
 PO BOX 608  
 CANTON MS 39046-0608



4715621863010543 000000 000000

Account Number Ending In: XXXX XXXX XXXX 0543

Summary of Account Activity	
Previous Balance	\$ 0.00
Payments	- 0.00
Other Credits	- 0.00
Purchases/Debits	+ 0.00
Cash Advances	+ 0.00
Finance Charges	+ 0.00
<b>New Balance</b>	<b>0.00</b>
Credit Limit	1,000.00
Available Credit	940.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/28/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
 CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
 LOST OR STOLEN CARDS  
 888-494-5141

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

Transaction Information				
Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/17	11/18	2446388NK8LXKXD6	ACADEMY SPORTS #99 JACKSON MS MCC: 5941 MERCHANT ZIP: 39211 SALES TAX: \$ 0.00 TAX INCLUDED: 0	69.98
12/01	12/01	000000000000COMP	TOTAL PURCHASES \$69.98 TOTAL \$69.98	0.00

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account			
Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting [UMB.com/fraudalerts](http://UMB.com/fraudalerts).

*Robbin Welch*

*Trail 502 12-8-20*

11/17/20 12:21  
230022 NON-SALES 5231 0099 222

ACADEMY REPRINT RECEIPT



\*\*\*\*\*DUPLICATE RECEIPT \*\*\*\*\*  
\*\*\*\*\*DUPLICATE RECEIPT \*\*\*\*\*  
ACADEMY MADISON, MS 769-231-3300

11/17/20 12:20  
230022 SALE 5230 0099 222

Brown Milo 1/4 Zip / 112529697  
1 for \$29.99 29.99  
Brown Milo 1/4 Zip / 123785098  
1 for \$29.99 29.99  
99 NONTAXABLE ITEM  
99 NONTAXABLE TOTAL  
TOTAL USD\$ 59.98

MID: XXXXXXXX9995  
TID: XXXX3918  
RRN: 221109  
VISA CREDIT 59.98  
XXXXXXXXXXXX0543  
Chip Read  
ROBBIN WELCH AUTH 017561  
Mode: Issuer  
AID: A0000000031010

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20201117122100009902225230

11/17/20 12:21



CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734



Please Detach And Enclose Top Portion With Payment

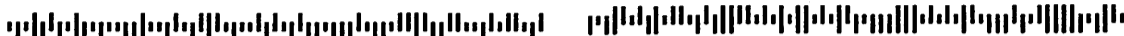
New Balance 0.00    Payment Due Date 12/26/20    Past Due Amount 0.00    Minimum Payment 0.00    Amount Enclosed \$

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

JOSH FISH 12127  
 MADISON CO BOS P211  
 PO BOX 608  
 CANTON MS 39046-0608



4715621863010626 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 0626

Summary of Account Activity		
Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	0.00
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>0.00</b>
Credit Limit		1,000.00
Available Credit		920.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/26/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
 CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
 LOST OR STOLEN CARDS  
 888-494-5141

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

**Transaction Information**

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/24	11/25	2432743NTRGSDHT4L	THE SOUTHERN CONNECTION PRIDGELAND MS MCC: 5137 MERCHANT ZIP:	79.98
12/01	12/01	000000000000COMPC	TOTAL PURCHASES \$79.98 TOTAL \$79.98	0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting UMB.com/fraudalerts.

# BILLING RIGHTS SUMMARY

## In case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### Special Rule for Credit Card Purchases.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

Notice regarding electronic collection of your check. When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

## EXPLANATION OF FINANCE CHARGES

1. **Finance Charges.** During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

2. **Balance Computation.** The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional Items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item Daily Balance).

### 3. Free Ride Period.

A. **Cash Advances.** A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. **Same-as-Cash Purchases.** Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. **Other Purchase Advances.** Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").

**NAME:** MCSO - Josh Fish  
**CARD NUMBER:** XXXX 0477  
**BILLING PERIOD:** Nov-20

<b>DATE</b>	<b>VENDOR</b>	<b>AMOUNT</b>	<b>USER</b>	<b>PRODUCT(S)</b>	<b>FUND</b>	<b>DEPT.</b>	<b>PURPOSE</b>	<b>RECEIPT</b>
11/24/2020	Southern Connection	\$79.98	Josh Fish	clothing	001	200	691	Y

**TOTAL** **\$79.98**

GARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Account Number Ending In: XXXX XXXX XXXX 0626



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
0.00	12/28/20	0.00	0.00	\$ <span style="border: 1px solid black; display: inline-block; width: 80px; height: 15px;"></span>

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

JOSH FISH 12127  
 MADISON CO BOS P211  
 PO BOX 608  
 CANTON MS 39046-0608



4715621863010626 000000 000000

Account Number Ending In: XXXX XXXX XXXX 0626

Summary of Account Activity	
Previous Balance	\$ 0.00
Payments	- 0.00
Other Credits	- 0.00
Purchases/Debits	+ 0.00
Cash Advances	+ 0.00
Finance Charges	+ 0.00
<b>New Balance</b>	<b>0.00</b>
Credit Limit	1,000.00
Available Credit	920.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/28/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
 CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
 LOST OR STOLEN CARDS  
 888-494-6141

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

Transaction Information				
Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/24	11/26	843274SNTRGSDHT4L	THE SOUTHERN CONNECTION PRIDGELAND MS MCC: 6137 MERCHANT ZIP:	79.98
12/01	12/01	000000000000COMP	TOTAL PURCHASES	79.98
			TOTAL	879.63

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account			
Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting [UMB.com/fraudalerts](http://UMB.com/fraudalerts).

*Josh Fish* U-1

*7616  
302  
12-8-20*

11/24/2020 12:28 PM is Receipt #64015  
Store: 1



**THE SOUTHERN CONNECTION**

The Southern Connection Police Supplies  
274 Commerce Park Dr. Suite M  
Ridgeland, MS 39157  
tscps@bellsouth.net  
(601) 853-3106

Bill To: MADISON SO  
JOSHUA FISH

Cashier:

Item Name	Qty	Price	Ext Price
DISTRICT REFLEEC	1	\$24.99	\$24.99
BLACK 2XLARGE			
DISTRICT REFLEEC	1	\$24.99	\$24.99
CHARCOAL 2XLARGE			
VINYL LETTERING E	2	\$15.00	\$30.00
REFLECTIV			
		Subtotal:	\$79.98
Local Sales Tax		0 % Tax:	+ \$0.00
		<b>RECEIPT TOTAL:</b>	<b>\$79.98</b>

Credit Card: \$79.98

Visa

Merchant # \*\*\*86553

Total Deposit Taken: \$0.00  
Balance Outstanding: \$0.00

From Work Order #3071

Thanks for shopping with us!



64015

THE SOUTHERN CONNECTION POLICE  
274 COMMERCE PARK DR STE M  
RIDGELAND MS 39157  
601-853-3106

Merchant ID: 9657 Store #: 4327  
Term #: 0101 Ref #: 0011

Sale

XXXXXXXXXXXX0626  
VISA Entry Method: Chip

Total: \$ 79.98

11/24/20 12:28:16  
Inv #: 000011 Appr Code: 024818  
Transaction ID: 380329664965401  
Apprvd: Online Batch#: 000072

VISA CREDIT  
AID: A0000000031010  
TSI: 6800  
TVR: 8000008000

Customer Copy  
THANK YOU

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Account Number Ending In: XXXX XXXX XXXX 0642



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
0.00	12/26/20	0.00	0.00	\$

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

JASON BARNES  
 MADISON CO BOS  
 PO BOX 608  
 CANTON MS 39046-0608

12128  
 P211



4715621863010642 000000 000000

Account Number Ending In: XXXX XXXX XXXX 0642

Summary of Account Activity		
Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	0.00
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>0.00</b>
Credit Limit		1,000.00
Available Credit		627.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/26/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
 CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
 LOST OR STOLEN CARDS  
 888-494-5141

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

**Transaction Information**

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/18	11/19	2432743NKPL4GBTJB	THE SOUTHERN CONNECTION PRIDGELAND MS MCC: 5137 MERCHANT ZIP:	148.94
11/23	11/24	2449398NT2LXQ0T03	ACADEMY SPORTS #99 JACKSON MS MCC: 5941 MERCHANT ZIP: 39211 SALES TAX: \$ 0.00 TAX INCLUDED: 0	119.97
11/28	11/29	2449398NY2MM8VVZ8	ACADEMY SPORTS #99 JACKSON MS MCC: 5941 MERCHANT ZIP: 39211 SALES TAX: \$ 0.00 TAX INCLUDED: 0	103.67
12/01	12/01	000000000000COMPC	TOTAL PURCHASES \$372.58 TOTAL \$372.58	0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

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# BILLING RIGHTS SUMMARY

## In case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### Special Rule for Credit Card Purchases.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

**Notice regarding electronic collection of your check.** When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

## EXPLANATION OF FINANCE CHARGES

**1. Finance Charges.** During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

**2. Balance Computation.** The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional Item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional Item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional Item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional Items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item Daily Balance).

### 3. Free Ride Period.

A. **Cash Advances.** A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. **Same-as-Cash Purchases.** Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. **Other Purchase Advances.** Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").

**NAME:** MCSO - Jason Barnes  
**CARD NUMBER:** XXXX 0493  
**BILLING PERIOD:** Nov-20

<b>DATE</b>	<b>VENDOR</b>	<b>AMOUNT</b>	<b>USER</b>	<b>PRODUCT(S)</b>	<b>FUND</b>	<b>DEPT.</b>	<b>PURPOSE</b>	<b>RECEIPT</b>
11/18/2020	Southern Connection	\$148.94	Jason Barnes	clothing	001	200	691	Y
11/23/2020	Academy Sports	\$119.97	Jason Barnes	clothing	001	200	691	Y
11/28/2020	Academy Sports	\$103.67	Jason Barnes	clothing	001	200	691	Y

**TOTAL** **\$372.58**



CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-8734

Account Number Ending In: XXXX XXXX XXXX 0642



Please Detach And Enclose Top Portion With Payment

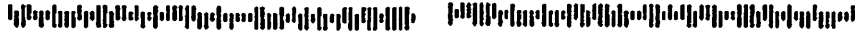
Now Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed	
0.00	12/28/20	0.00	0.00		\$ <span style="border: 1px solid black; display: inline-block; width: 80px; height: 15px;"></span>

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

JASON BARNES  
 MADISON CO BOS  
 PO BOX 608  
 CANTON MS 39046-0608



4715621863010642 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 0642

Summary of Account Activity	
Previous Balance	\$ 0.00
Payments	- 0.00
Other Credits	- 0.00
Purchases/Debits	+ 0.00
Cash Advances	+ 0.00
Finance Charges	+ 0.00
<b>New Balance</b>	<b>0.00</b>
Credit Limit	1,000.00
Available Credit	627.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/28/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
 CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
 LOST OR STOLEN CARDS  
 888-494-5141

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-8734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

Transaction Information

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/18	11/18	2432743NKPLAGBTJB	THE SOUTHERN CONNECTION PRIDGELAND MS MCC: 5137 MERCHANT ZIP:	148.84
11/23	11/24	2449398NT2LXC0Y03	ACADEMY SPORTS #99 JACKSON MS MCC: 6941 MERCHANT ZIP: 39211 SALES TAX: \$ 0.00 TAX INCLUDED: 0	119.87
11/28	11/29	2449398NY2M08VVZ8	ACADEMY SPORTS #99 JACKSON MS MCC: 6941 MERCHANT ZIP: 39211 SALES TAX: \$ 0.00 TAX INCLUDED: 0	103.87
12/01	12/01	000000000000COMPC	TOTAL PURCHASES \$372.58 TOTAL \$372.58	0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding rewards.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting UMB.com/traudalerts.

Jason Barnes V-1  
 Paid 302  
 12-7-20

11/18/2020 10:06 AM is Receipt #63838  
Store: 1



# THE SOUTHERN CONNECTION

The Southern Connection Police Supplies  
274 Commerce Park Dr. Suite M  
Ridgeland, MS 39157  
tscps@bellsouth.net  
(601) 853-3106

Bill To: Madison County Sheriffs' Dept  
Madison County Sheriffs' Dept  
2941 HIGHWAY 51  
CANTON, MS 39046

Customer PO# BARNES  
Cashier:

Item Name	Qty	Price	Ext Price
5.11 FREEDOM FLE RANGER Gi XL	1	\$59.99	\$59.99 T
5.11 HUNTER PLAID ATLAS RED XL	1	\$39.00	\$39.00 T
TACTICAL RESPON- OLIVE DRAI LG/REG	1	\$49.95	\$49.95 T
		Subtotal:	\$148.94
Exempt		0 % Tax:	+ \$0.00
<b>RECEIPT TOTAL:</b>			<b>\$148.94</b>

Credit Card: \$148.94  
Visa

Merchant # \*\*\*86553

Past Due: (\$79.03)

Total Deposit Taken: \$0.00  
Balance Outstanding: \$0.00

From Sales Order #1971TSC

Thanks for shopping with us!



63838

*BARNES VG*

THE SOUTHERN CONNECTION POLICE  
274 COMMERCE PARK DR STE M  
RIDGELAND MS 39157  
601-853-3106

Merchant ID: 9657 Store #: 4327  
Term #: 0101 Ref #: 0002

Sale

XXXXXXXXXXXX0642  
VISA Entry Method: Chip

Total: \$ 148.94

11/18/20 10:06:56  
Inv #: 000002 Appr Code: 018719  
Transaction ID: 460323580160749  
Apprvd: Online Batch#: 000068

VISA CREDIT  
AID: A0000000031010  
TSI: 6800  
TVR: 8000000000

Customer Copy  
THANK YOU

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Account Number Ending In: XXXX XXXX XXXX 0220



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed	
0.00	12/26/20	0.00	0.00		\$ <span style="border: 1px solid black; display: inline-block; width: 60px; height: 15px;"></span>

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

MADISON CO JAIL 12118  
 MADISON CO BOS P211  
 PO BOX 608  
 CANTON MS 39046-0608



4715621863010220 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 0220

Summary of Account Activity		
Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	0.00
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>0.00</b>
Credit Limit		10,000.00
Available Credit		6,555.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/26/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
 CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
 LOST OR STOLEN CARDS  
 888-494-5141

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

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**Transaction Information**

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/30	12/01	2439900NZ8JTF4STJ	BEST BUY 00015198 MADISON MS MCC: 5732 MERCHANT ZIP: 39110 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 0000000000000000	3,189.85
11/30	12/01	2469216NZ2XXTHLZK	LOWES #02620* MADISON MS MCC: 5200 MERCHANT ZIP: 39110 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: jail	255.28
12/01	12/01	000000000000COMPC	TOTAL PURCHASES \$3,445.13 TOTAL \$3,445.13	0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

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In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

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If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

**Notice regarding electronic collection of your check.** When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

### EXPLANATION OF FINANCE CHARGES

**1. Finance Charges.** During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

**2. Balance Computation.** The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A(i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional Item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional Item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional Items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item Daily Balance).

### 3. Free Ride Period.

A. **Cash Advances.** A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

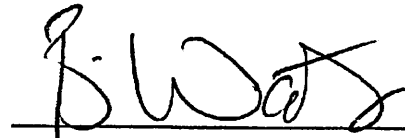
B. **Same-as-Cash Purchases.** Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. **Other Purchase Advances.** Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").

Name: Madison County 1 BOS - JAIL  
Card Number: 471562186301XXX  
Billing Period: 11/01/2020 TO 11/30/2020

DATE	VENDOR	AMOUNT	USER	PRODUCT(S)	FUND	DEPT.	PURPOSE	RECEIPT
11/30/2020	Lowes	\$255.28	Lt. Thomas Strait	Supplies for jail	1	220	641	Yes
11/30/2020	Best Buy	\$3,189.85	Lt. Thomas Strait	Tv's For Inmates	030	220	699	Yes

\$3,445.13



Signature of Captain Brian Watson

LOWE'S HOME CENTERS, LLC  
128 GRANDVIEW BOULEVARD  
MADISON, MS 39110 (601) 605-3660

Lt. Strait

Lowe's

11-30-20

\$255.28

Supplies for  
the Jail

001-220-641

RiDi

- SALE -

SALES#: S2620DS2 3474553 TRANS#: 9754617 11-30-20

1228881 GE 15W LED 4FT T8 16CT (- 255.28  
4 @ 63.82

SUBTOTAL: 255.28

TAX: 0.00

INVOICE 09712 TOTAL: 255.28

VISA: 255.28

VISA: XXXXXXXXXXXX0220 AMOUNT:255.28 AUTHCD: 030048

CHIP REFID:262009535258 11/30/20 10:43:05

CUSTOMER CODE: Jail

APL: VISA CREDIT TUR: 8080008000

AID: A000000031010 TSI: 6800

STORE: 2620 TERMINAL: 09 11/30/20 10:43:37

# OF ITEMS PURCHASED: 4

EXCLUDES FEES, SERVICES AND SPECIAL ORDER ITEMS



THANK YOU FOR SHOPPING LOWE'S.

FOR DETAILS ON OUR RETURN POLICY, VISIT

LOWES.COM/RETURNS

A WRITTEN COPY OF THE RETURN POLICY IS AVAILABLE  
AT OUR CUSTOMER SERVICE DESK

STORE MANAGER: SHANE GRAHAM

LOWE'S PRICE MATCH GUARANTEE

FOR MORE DETAILS, VISIT LOWES.COM/PRICEHATCH

\*\*\*\*\*

\* SHARE YOUR FEEDBACK! \*

\* ENTER FOR A CHANCE TO BE \*

\* ONE OF FIVE \$500 WINNERS DRAWN MONTHLY! \*

\* ENTRE EN EL SORTEO MENSUAL \*

\* PARA SER UNO DE LOS CINCO GANADORES DE \$500! \*

\* \*

\* ENTER BY COMPLETING A SHORT SURVEY \*

\* WITHIN ONE WEEK AT: [www.lowes.com/survey](http://www.lowes.com/survey) \*

\* YOUR ID #097127 262013 354692 \*

\* \*

\* NO PURCHASE NECESSARY TO ENTER OR WIN. \*

\* VOID WHERE PROHIBITED. MUST BE 18 OR OLDER TO ENTER. \*

\* OFFICIAL RULES & WINNERS AT: [www.lowes.com/survey](http://www.lowes.com/survey) \*

\*\*\*\*\*

STORE: 2620 TERMINAL: 09 11/30/20 10:43:37

Welcome to Best Buy #1519  
175 GRANDVIEW BLVD  
MADISON, MS 39110



Val:100001-504702-929430-173122-757354-44764

1519 060 0773 11/30/20 11:31

TAX EXEMPT

6398122	NS-40D510NA	129.99	E
	NS-40D510NA21 40" FHD (1080P)		
	179.99 Was Price		
	50.00- Sale Discount		
	Sales Tax	0.00	
6398122	NS-40D510NA	129.99	E
	NS-40D510NA21 40" FHD (1080P)		
	179.99 Was Price		
	50.00- Sale Discount		
	Sales Tax	0.00	
6398122	NS-40D510NA	129.99	E
	NS-40D510NA21 40" FHD (1080P)		
	179.99 Was Price		
	50.00- Sale Discount		
	Sales Tax	0.00	
6398122	NS-40D510NA	129.99	E
	NS-40D510NA21 40" FHD (1080P)		
	179.99 Was Price		
	50.00- Sale Discount		
	Sales Tax	0.00	
6398122	NS-40D510NA	129.99	E
	NS-40D510NA21 40" FHD (1080P)		
	179.99 Was Price		
	50.00- Sale Discount		
	Sales Tax	0.00	
6398122	NS-40D510NA	129.99	E
	NS-40D510NA21 40" FHD (1080P)		
	179.99 Was Price		
	50.00- Sale Discount		
	Sales Tax	0.00	
6398122	NS-40D510NA	129.99	E
	NS-40D510NA21 40" FHD (1080P)		
	179.99 Was Price		
	50.00- Sale Discount		
	Sales Tax	0.00	

6398122	NS-40D510NA		
	NS-40D510NA21 40" FHD (1080P)		
	179.99 Was Price		
	50.00- Sale Discount		
	Sales Tax	0.00	
6401735	UN55TU7000F	377.99	E
	SAMSUNG UN55TU7000FXZA 2160P		
	399.99 Was Price		
	22.00- Sale Discount		
	Sales Tax	0.00	
6401735	UN55TU7000F	377.99	E
	SAMSUNG UN55TU7000FXZA 2160P		
	399.99 Was Price		
	22.00- Sale Discount		
	Sales Tax	0.00	
6401735	UN55TU7000F	377.99	E
	SAMSUNG UN55TU7000FXZA 2160P		
	399.99 Was Price		
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	Sales Tax	0.00	
6401735	UN55TU7000F	377.99	E
	SAMSUNG UN55TU7000FXZA 2160P		
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6401735	UN55TU7000F	377.99	E
	SAMSUNG UN55TU7000FXZA 2160P		
	399.99 Was Price		
	22.00- Sale Discount		
	Sales Tax	0.00	
6401735	UN55TU7000F	377.99	E
	SAMSUNG UN55TU7000FXZA 2160P		
	399.99 Was Price		
	22.00- Sale Discount		
	Sales Tax	0.00	

Subtotal 3189.85  
Sales Tax 0.00  
-----  
Total 3189.85

\*\*\*\*\*0220 ChipRead USD\$ 3189.85  
VISA CREDIT - VISA  
CO JAIL/MADISON  
Approval 030523

CARD ENTRY: Chip  
MODE: Issuer  
AID: A0000000031010

Other Savings: 610.00  
Total Savings: 610.00

My Best Buy  
Member ID 4946113329

THOMAS,  
Thanks for shopping at Best Buy today!  
Your My Best Buy balance as of 11/30/2020  
Posted points: 0  
Go to BestBuy.com for more info

Lt. Straig  
Best Buy  
11:30:20

TV's for  
Inmates

030-220-699  
~~001~~

*J. Woods*

GARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

ACCOUNT NUMBER ENDING IN: XXXX XXXX XXXX 0220



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
0.00	12/26/20	0.00	0.00	\$ <span style="border: 1px solid black; display: inline-block; width: 100px; height: 20px; vertical-align: middle;"></span>

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

MADISON CO JAIL  
 MADISON CO BOS  
 PO BOX 608  
 CANTON MS 39046-0608



4715621863010220 000000 000000

Account Number Ending In: XXXX XXXX XXXX 0220

Summary of Account Activity		
Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	0.00
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>0.00</b>
Credit Limit		10,000.00
Available Credit		6,555.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/26/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
 CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
 LOST OR STOLEN CARDS  
 888-494-6141

CARD SERVICES  
 PO BOX 418734  
 KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

Transaction Information

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/30	12/01	2439900NZZJTF4STJ	BEST BUY 00016198 MADISON MS MCC: 5732 MERCHANT ZIP: 39110 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 0000000000000000	3,189.85
11/30	12/01	2469216NZZXXTHLZK	LOWES #02620* MADISON MS MCC: 8200 MERCHANT ZIP: 39110 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: jail	255.28
12/01	12/01	000000000000COMPC	TOTAL PURCHASES \$3,445.13 TOTAL \$3,445.13	0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on



# BILLING RIGHTS SUMMARY

## In case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### Special Rule for Credit Card Purchases.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO, 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 218736, Kansas City, Missouri 64121-8736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

**Notice regarding electronic collection of your check.** When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

## EXPLANATION OF FINANCE CHARGES

1. **Finance Charges.** During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

2. **Balance Computation.** The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional Items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional Item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional Item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then: (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional Items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional Items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional Items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional Item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional Item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional Items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional Items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional Items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional Items) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item) Daily Balance.

### 3. Free Ride Period.

A. **Cash Advances.** A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. **Same-as-Cash Purchases.** Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be no longer be reported on your Monthly Statement.

C. **Other Purchase Advances.** Purchase Advances (including Promotional Items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless: (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional Items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period,

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed	
0.00	12/26/20	0.00	0.00		\$ <span style="border: 1px solid black; display: inline-block; width: 80px; height: 20px;"></span>

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

**Card Services**  
 PO Box 875852  
 Kansas City MO 64187-5852

**DANNY LEE** 12115  
**MADISON CO BOS** P211  
**PO BOX 608**  
**CANTON MS 39046-0608**



4715621863010022 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 0022

Summary of Account Activity		
Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	0.00
Cash Advances	+	0.00
Finance Charges	+	0.00
<hr/>		
New Balance		0.00
Credit Limit		10,000.00
Available Credit		10,000.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/26/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS	ACCOUNT INQUIRIES AND	CARD SERVICES
CARD SERVICES	LOST OR STOLEN CARDS	PO BOX 419734
PO BOX 875852	888-494-5141	KANSAS CITY MO 64141-6734
KANSAS CITY, MO 64187-5852		

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

Transaction Information					
Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount	
11/06	11/08	2469216N72XPZJZJE	LOWES #02620* MADISON MS MCC: 5200 MERCHANT ZIP: 39110 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 0000000000000000	31.10	
11/09	11/10	2490641NA33EDHKRH	4IMPRINT 877-4467746 WI MCC: 5969 MERCHANT ZIP: 54901 SALES TAX: \$ 0.00 TAX INCLUDED: 2	151.48	
12/01	12/01	000000000000COMPC	TOTAL PURCHASES \$182.58 TOTAL \$182.58	0.00	

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account			
Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting UMB.com/fraudalerts.

# BILLING RIGHTS SUMMARY

## In case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### Special Rule for Credit Card Purchases.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

Notice regarding electronic collection of your check. When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

## EXPLANATION OF FINANCE CHARGES

**1. Finance Charges.** During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

**2. Balance Computation.** The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional Items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item) Daily Balance.

### 3. Free Ride Period.

A. **Cash Advances.** A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. **Same-as-Cash Purchases.** Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. **Other Purchase Advances.** Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").

**NAME:** Danny Lee  
**CARD NUMBER:** 6301-0022  
**BILLING PERIOD:** 11/1/20 - 11/30/20

<b>DATE</b>	<b>VENDOR</b>	<b>AMOUNT</b>	<b>USER</b>	<b>PRODUCT(S)</b>	<b>FUND</b>	<b>DEPT.</b>	<b>PURPOSE</b>	<b>RECEIPT</b>
11/6/2020	Lowes	\$ 31.10	D.Lee	Stick-on letters	001	151	646	y
11/9/2020	4-Imprints	\$ 151.48	D.Lee	Shirts	001	151	691	y
<b>Total</b>		<u>\$ 182.58</u>						

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-8734

Account Number Ending In: XXXX XXXX XXXX 0022



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
0.00	12/29/20	0.00	0.00	\$

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

DANNY LEE  
 MADISON CO BOS  
 PO BOX 608  
 CANTON MS 39046-0608



4715621863010022 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 0022

Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	0.00
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>0.00</b>
Credit Limit		10,000.00
Available Credit		10,000.00

Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/29/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
 CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
 LOST OR STOLEN CARDS  
 888-484-5141

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-8734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

Transaction Information

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/09	11/09	2469216N72XPZJZE	LOWES #02020 MADISON MS MCC: 5200 MERCHANT ZIP: 39110 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 0000000000000000	31.10
11/09	11/10	2460841NA936CHKRH	4IMPRINT 877-4497748 WI MCC: 5858 MERCHANT ZIP: 64901 SALES TAX: \$ 0.00 TAX INCLUDED: 2	151.48
12/01	12/01	00000010000000CMPC	TOTAL PURCHASES \$182.58 TOTAL \$182.58	0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

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12/17/2020  
 @D



LOWE'S HOME CENTERS, LLC  
 128 GRANDVIEW BOULEVARD  
 MADISON, MS 39110 (601) 605-3660

- SALE -

SALESM: 82620R01 9567599 TRANSH: 10671817 11-05-20

1021370 CORRUGATED BLANK-14X10	4.98
59178 BH HHN SELF ORL 8X3/4 75C	5.98
223811 HK 24-IN X 2-IN RD/SILVA R	6.54
2 @ 3.27	
66695 LETTER E 3 IN BLACK/SILVE	2.72
4 @ 0.68	
66693 LETTER C 3 IN BLACK/SILVE	1.36
2 @ 0.68	
66702 LETTER L 3 IN BLACK/SILVE	2.72
4 @ 0.68	
66728 NUMBER 0 3 IN BLK/SLV 940	1.36
2 @ 0.68	
66709 LETTER S 3 IN BLACK/SILVE	1.36
2 @ 0.68	
66694 LETTER D 3 IN BLACK/SILVE	1.36
2 @ 0.68	
66691 LETTER A 3 IN BLACK/SILVE	1.36
2 @ 0.68	
66704 LETTER H 3 IN BLACK/SILVE	1.36
2 @ 0.68	

SUBTOTAL: 31.10  
 TAX: 0.00  
 INVOICE 10099 TOTAL: 31.10  
 VISA: 31.10

VISA: XXXXXXXXXXXX0022 AMOUNT:31.10 AUTHCD: 006039  
 CHIP REFID:262010668701 11/06/20 08:08:08  
 APL: VISA CREDIT TUR: 8080008000  
 AID: A000000031010 TSI: 6800  
 STORE: 2620 TERMINAL: 10 11/06/20 08:10:17  
 # OF ITEMS PURCHASED: 24  
 EXCLUDES FUEL, SERVICES AND SPECIAL ORDER ITEMS



101 Commerce St  
PO Box 320  
Oshkosh, WI 54901

www.4imprint.com

Toll Free: 877-446-7746  
Free Fax: 800-355-5043

<b>Main Address</b> DANNY LEE MADISON COUNTY BOARD OF SUPERVISORS 3137 S LIBERTY ST CANTON, MS 39046-8828	<b>Invoice Address</b> Danny Lee Madison County Board of Supervisors 125 West North St. Canton MS 39046 USA	<b>Shipping Address</b> Danny Lee Madison County Board of Supervisors 125 West North St. Canton, MS 39046 USA Tel: (601) 790-2520
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<b>Order Number:</b> 20365865 <b>Order Date:</b> October 28 2020 <b>Account No:</b> 3899270 <b>Reference No:</b>	<b>Questions Call:</b> Alexis Storms <b>Phone:</b> 877-446-7746 Ext. 8522 <b>Fax:</b> 855-291-7385 <b>Email:</b> astorms@4imprint.com
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Item	Cool & Dry Basic Performance Tee - Men's	Colors	(Tee, Trim) : See Below	Unit \$	Price \$	Total \$
12	134190-M	Cool & Dry Basic Performance Tee - Men's		11.8500	142.20	142.20
		12 - Extra Large : Charcoal, Charcoal		0.0000	0.00	0.00
12	Run Charge	1st Color Run Charge		0.0000	0.00	0.00
		Freight			9.28	9.28

**Artwork Instructions**  
 Product Color (Base, Trim): Charcoal, Charcoal  
 Imprint Location: Left Chest  
 Imprint Colors: Pantone 429C Gray

Additional Notes:

Art On File: Please refer to our previous order 18154710-1  
 Date: 6/20/2019

**Grand Total** 151.48

Thank you for your order!

**Information Regarding Sales Tax:** 4imprint currently collects sales tax on orders shipped to all states that impose a sales tax, as well as the District of Columbia and Puerto Rico. If your organization is exempt in any of the states or jurisdictions where we collect sales tax, please supply your Customer Care Representative with the appropriate tax exemption or resale certificate. For more information, please consult the website of the relevant tax agency.

To review our privacy policy please visit <https://www.4imprint.com/info/privacy>

Shipment Details

Shipment to	Qty	Item #	Estimated Ship Date	Carrier, service	Guaranteed Delivery Date	Freight
Address as above.	12	134190-M	Nov 05 2020	UPS Ground (Parcel)	Nov 09 2020	9.28

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734



Please Detach And Enclose Top Portion With Payment

New Balance 0.00      Payment Due Date 12/26/20      Past Due Amount 0.00      Minimum Payment 0.00      Amount Enclosed \$

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

TERRANCE BACON  
 MADISON CO BOS  
 PO BOX 608  
 CANTON MS 39046-0608

12116  
 P211



4715621863010030 000000 000000

Account Number Ending In: XXXX XXXX XXXX 0030

Summary of Account Activity		
Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	0.00
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>0.00</b>
Credit Limit		5,000.00
Available Credit		4,865.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/26/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
 CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
 LOST OR STOLEN CARDS  
 888-494-5141

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

**Transaction Information**

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/16	11/17	2424760NH5SQA9N87	KRAFT AUTO PARTS CANTON MS MCC: 5533 MERCHANT ZIP: 39046 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 1234	31.99
11/23	11/24	2424760NR5SQAKWFM	KRAFT AUTO PARTS CANTON MS MCC: 5533 MERCHANT ZIP: 39046 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 9	65.99
11/25	11/26	2444500NVBLPX15NK	WM SUPERCENTER #3059 CANTON MS MCC: 5411 MERCHANT ZIP: 39046 SALES TAX: \$ 0.00 TAX INCLUDED: 0	7.96
12/01	12/01	000000000000COMPC	TOTAL PURCHASES \$105.94 TOTAL \$105.94	0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting [UMB.com/fraudalerts](http://UMB.com/fraudalerts).



# BILLING RIGHTS SUMMARY

## In case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### Special Rule for Credit Card Purchases.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

**Notice regarding electronic collection of your check.** When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

## EXPLANATION OF FINANCE CHARGES

**1. Finance Charges.** During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

**2. Balance Computation.** The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

**A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then:** (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

**B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then:** (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

**C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional item.** The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item) Daily Balance).

### 3. Free Ride Period.

**A. Cash Advances.** A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

**B. Same-as-Cash Purchases.** Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

**C. Other Purchase Advances.** Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-8734

Account Number Ending In: XXXX XXXX XXXX 0030



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
0.00	12/28/20	0.00	0.00	\$

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

TERRANCE BACON 12116  
 MADISON CO BOS 9211  
 PO BOX 608  
 CANTON MS 39046-0608

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

4735623863010030 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 0030

Summary of Account Activity		Payment Information	
Previous Balance	\$ 0.00	Statement Closing Date	12/01/20
Payments	-- 0.00	New Balance	0.00
Other Credits	- 0.00	Minimum Payment Due	0.00
Purchases/Debits	+ 0.00	Payment Due Date	12/28/20
Cash Advances	+ 0.00	Past Due Amount	0.00
Finance Charges	+ 0.00		
<b>New Balance</b>	<b>0.00</b>		
Credit Limit	5,000.00		
Available Credit	4,865.00		

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS: CARD SERVICES, PO BOX 875852, KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND LOST OR STOLEN CARDS: 888-494-5141

CARD SERVICES: PO BOX 419734, KANSAS CITY MO 64141-8734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

Transaction Information

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement.	Amount
11/16	11/17	2424760NR58QA9N07	KRAFT AUTO PARTS CANTON MS MCC: 6833 MERCHANT ZIP: 39046 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 1234	31.89
11/23	11/24	2424760NR58QAKWFM	KRAFT AUTO PARTS CANTON MS MCC: 6833 MERCHANT ZIP: 39046 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 0	66.00
11/25	11/26	2444800NVBLPX16NK	WAL SUPERCENTER #3069 CANTON MS MCC: 5411 MERCHANT ZIP: 39046 SALES TAX: \$ 0.00 TAX INCLUDED: 0	7.89
12/01	12/01	000000000000COMPC	TOTAL PURCHASES \$105.91 TOTAL \$108.94	0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting UMB.com/traudalerts.

12/20/2021  
 [Handwritten signature]

**NAME:** Terance Bacon  
**CARD NUMBER:** 6301 0030  
**BILLING PERIOD:** 11/1/20 - 11/30/20

<b>DATE</b>	<b>VENDOR</b>	<b>AMOUNT</b>	<b>USER</b>	<b>PRODUCT(S)</b>	<b>FUND</b>	<b>DEPT.</b>	<b>PURPOSE</b>	<b>RECEIPT</b>
11/16/2020	Kraft Auto Parts	\$ 31.99	T. Bacon	Ratchet	001	151	644	y
11/23/2020	Kraft Auto Parts	\$ 65.99	T. Bacon	Brakes	001	151	681	y
11/25/2020	Walmart	\$ 7.96	T. Bacon	Water	001	151	646	y
<b>Total</b>		<u>\$ 105.94</u>						



f /BumperToBumperAutoParts

@ /BumperToBumperAutoParts

**KRAFT AUTO PARTS**  
 PO BOX 375  
 3370 N. LIBERTY ST  
 CANTON, MS 39046  
 (601)859-4011

371-191372

RECEIVED BY

36300

(601)855-5676

Invoice #



03710191372

Visa Station: GGG

MADISON CO ZONE 1  
 PO BOX 608

PO #

Date: 11/16/2020

Page #1

Time: 7:50:01

Counterman: HHP

CANTON, MS 39046

Qty	Line	Part #	Desc	Core	List	Your Cost	Extension	Tax
1	KEE	03518	TIE-DOWN 12RATCHCAM	0.00	47.99	31.99	31.99	N

Qty	Freight	Lab	Disc	Core Total	List Total	Non-Taxable	Taxable	Total Tax
1	0.00	0.00	-0.00	0.00	47.99	31.99	0.00	0.00

CC Amt \$3  
 Sign up for promotc

CUSTOMER COPY

VISA CREDIT  
 AID: A0000000031010  
 TVR: 80 80 00 80 00  
 TSI: 88 00

APPROVED

AMOUNT \$31.99

MID: 520000949071 REF#: 00010072  
 TED: 002 Bank ID: 6011  
 Batch #: 321001 RRN: 260100001  
 11/16/20 Cust PO#: 1234 09:36:48  
 APPR CODE: 018475  
 VISA \*\*\*\*\*0030 Chip \*\*\*

SALE

KRAFT AUTO PARTS  
 3370 N LIBERTY ST  
 CANTON, MS 39046  
 (601) 859-4011

Pay This Amount: \$31.99 CC



f /BumperToBumperAutoParts

@ /BumperToBumperAutoParts

**KRAFT AUTO PARTS**  
 PO BOX 375  
 3370 N. LIBERTY ST  
 CANTON, MS 39046  
 (601)859-4011

**371-191734**

RECEIVED BY

36300 (601)855-5676

Invoice #



03710191734

Visa Station: HHP

MADISON CO ZONE 1  
 PO BOX 608

PO #  
 Date: 11/23/2020

Page #1  
 Time: 9:00:52  
 Counterman: GGG

CANTON, MS 39046

Qty	Line	Part #	Desc	Comp	Ext	Your Cost	Extension	Tax
1	WAG	SX1399	SEVEREDUTY DISC PAD	0.00	98.98	65.99	65.99	N

Qty	Freight	Disc	Corr	Ext Total	Non-Taxable	Taxable	Total Tax	
1	0.00	0.00	-0.00	0.00	98.98	65.99	0.00	0.00

CC Amt \$65.99  
 Sign up for promotions at

VISA CREDIT  
 AID: A000000003010  
 TVR: 80 80 00 80 00  
 TSE 68 00

CUSTOMER COPY

AMOUNT \$65.99  
 APPROVED

MID: 620000949871  
 TID: 002  
 Bank ID: 6011  
 Batch #: 328001  
 11/23/20  
 APPR CODE: 023215  
 VISA  
 \*\*\*\*\*0080  
 REF#: 0000126  
 RRN: 20010001  
 104842  
 Chip  
 \*\*\*

SALE

KRAFT AUTO PARTS  
 3370 N LIBERTY ST  
 CANTON, MS 39046  
 (601) 859-4011

Pay This Amount: \$65.99 CC

Give us feedback @ survey.walmart.com  
Thank you! ID #: 7PBK8F123UKL



601-761-6000 Mgr: ANGEL  
244 FEATHER LANE  
CANTON, MS 39046

ST# 03059 OP# 000505 TR# 06 TR# 01097  
NPL 32PK 006827473441 F 3.98 0  
NPL 32PK 006827473441 F 3.98 0  
\*\* VOIDED ENTRY \*\*  
NPL 32PK 006827473441 F 3.98-0  
QU .5L WATER 007874227909 F 3.98 0  
SUBTOTAL 7.96  
TOTAL 7.96  
VISA TEND 7.96

VISA CREDIT \*\*\*\* \* 0030 1 1

APPROVAL # 025775  
REF # 1042000914  
TRANS ID - 300390554981368  
VALIDATION - 9ZNN  
PAYMENT SERVICE - E  
AID 8000000091010  
AAC ECB2517F052FC7D2  
TERMINAL # SC010028

11/25/20 09:25:22  
CHANGE DUE 0.00  
# ITEMS SOLD 2

TC# 5800 4728 2687 8317 3258



11/25/20 09:25:42  
\*\*\*CUSTOMER COPY\*\*\*

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
0.00	12/26/20	0.00	0.00	\$ <span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

MADISON CO B&G 12111  
 MADISON CO BOS P211  
 PO BOX 608  
 CANTON MS 39046-0608



4715621863900008 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 0008

Summary of Account Activity		
Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	0.00
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>0.00</b>
Credit Limit		10,000.00
Available Credit		10,000.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/26/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS CARD SERVICES PO BOX 875852 KANSAS CITY, MO 64187-5852	ACCOUNT INQUIRIES AND LOST OR STOLEN CARDS 888-494-5141	CARD SERVICES PO BOX 419734 KANSAS CITY MO 64141-6734
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Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

**Transaction Information**

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/13	11/15	2424760NE5SQ2E08Y	KRAFT AUTO PARTS CANTON MS MCC: 5533 MERCHANT ZIP: 39046 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 1234	9.24
12/01	12/01	000000000000COMPC	TOTAL PURCHASES \$9.24 TOTAL \$9.24	0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting [UMB.com/fraudalerts](http://UMB.com/fraudalerts).

# BILLING RIGHTS SUMMARY

## In case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### Special Rule for Credit Card Purchases.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You'll have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

**Notice regarding electronic collection of your check.** When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

## EXPLANATION OF FINANCE CHARGES

**1. Finance Charges.** During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

**2. Balance Computation.** The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional Item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional Item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional Item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional Items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item) Daily Balance).

### 3. Free Ride Period.

A. **Cash Advances.** A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. **Same-as-Cash Purchases.** Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. **Other Purchase Advances.** Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").



**NAME:** Madison County B&G  
**CARD NUMBER:** 6390-0008  
**BILLING PERIOD:** 11/1/20 - 11/30/20

<b>DATE</b>	<b>VENDOR</b>	<b>AMOUNT</b>	<b>USER</b>	<b>PRODUCT(S)</b>	<b>FUND</b>	<b>DEPT.</b>	<b>PURPOSE</b>	<b>RECEIPT</b>
11/13/2020	Kraft Auto Parts	\$ <u>9.24</u>	J. Weaver	Bulbs	001	151	681	y
<b>Total</b>		\$ 9.24						

CARD SERVICES  
PO BOX 419734  
KANSAS CITY MO 64141-6734



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
0.00	12/29/20	0.00	0.00	\$ <span style="border: 1px solid black; display: inline-block; width: 50px; height: 15px;"></span>

Make Check Payable To:  
Card Services

Please check box if making address change as indicated on the back

Card Services  
PO Box 875852  
Kansas City MO 64187-5852

MADISON CO B&G  
MADISON CO BOS  
PO BOX 608  
CANTON MS 39046-0608



4715621863900008 0000000 0000000

Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	0.00
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>0.00</b>
Credit Limit		10,000.00
Available Credit		10,000.00

Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/29/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
CARD SERVICES  
PO BOX 875852  
KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
LOST OR STOLEN CARDS  
888-494-5141

CARD SERVICES  
PO BOX 419734  
KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

Transaction Information

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/13	11/16	2424760NE8602E08Y	KRAFT AUTO PARTS CANTON MS MCC: 5933 MERCHANT ZIP: 39046 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 1234	8.24
12/01	12/01	000000000000COMP	TOTAL PURCHASES \$8.24 TOTAL \$8.24	0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting [UMB.com/fraudalerts](http://UMB.com/fraudalerts).

12/7/2020



f /BumperToBumperAutoParts

@ /BumperToBumperAutoParts

**KRAFT AUTO PARTS**  
 PO BOX 375  
 3370 N. LIBERTY ST  
 CANTON, MS 39046  
 (601)859-4011

**371-191307**

RECEIVED BY

36300 (601)855-5676

Invoice #



03710191307

Visa Station: BBB

MADISON CO ZONE 1  
 PO BOX 608

PO #  
 Date: 11/13/2020

Page #1  
 Time: 8:26:50  
 Counterman: HHP

CANTON, MS 39046

Qty	Line	Part #	Descr	Core	List	Your Cost	Extension	Tax
1	PHI	H11B1	HALOGEN BULBS	0.00	13.86	9.24	9.24	N

Qty	Freight	Labor	Disc	Core Total	List Total	Non-Taxable	Taxable	Total Tax
1	0.00	0.00	-0.00	0.00	13.86	9.24	0.00	0.00

CC Amt \$9.2  
 Sign up for promotion:

VISA CREDIT  
 AID: A0000000031010  
 TVR: 80 80 00 80 00  
 TST 68 00

AMOUNT \$9.24

APPROVED

CUSTOMER COPY

\*\*\*\*\*0008  
 VISA  
 APPR CODE: 013983  
 Cust PO#: 1234  
 11/13/20  
 Batch #: 318001  
 Batch ID: 6011  
 TID: 002  
 MFD: 520000949871  
 REF#: 00010066

SALE

KRAFT AUTO PARTS  
 3370 N LIBERTY ST  
 CANTON, MS 39046  
 (601) 859-4011

Pay This Amount: \$9.24 CC

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Account Number Ending In: XXXX XXXX XXXX 0032



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
0.00	12/26/20	0.00	0.00	\$ <span style="border: 1px solid black; display: inline-block; width: 100px; height: 20px; vertical-align: middle;"></span>

Make Check Payable To:  
 Card Services

Please check box if making address change as indicated on the back

Card Services  
 PO Box 875852  
 Kansas City MO 64187-5852

MADISON CO 1 BOS 12112  
 MADISON CO BOS P211  
 PO BOX 608  
 CANTON MS 39046-0608



4715621863900032 000000 000000

Account Number Ending In: XXXX XXXX XXXX 0032

Summary of Account Activity		
Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	0.00
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>0.00</b>
Credit Limit		20,000.00
Available Credit		20,000.00

Payment Information	
Statement Closing Date	12/01/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	12/26/20
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
 CARD SERVICES  
 PO BOX 875852  
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
 LOST OR STOLEN CARDS  
 888-494-5141

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

**Transaction Information**

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/06	11/09	2400097N9MWP9BB88	BEAGLE BAGEL CAFE 601-8564377 MS MCC: 5812 MERCHANT ZIP: 39110 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 1106010000002	✓ 234.60
11/13	11/16	2400097NGNYX16YQ2	BEAGLE BAGEL CAFE 601-8564377 MS MCC: 5812 MERCHANT ZIP: 39110 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 1113010000001	✓ 213.55
11/19	11/20	2475542NM3W37LENT	MY BINDING COM 503-2070394 OR MCC: 5044 MERCHANT ZIP: 97124 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 1018620	✓ 177.98
11/22	11/23	2469216NR2X6TPPD3	AMZN Mktp US*8E4YJ2YU3 Amzn.com/billWA MCC: 5942 MERCHANT ZIP: 98109 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 1009-Sheriff Dept	✓ 105.66
12/01	12/01	000000000000COMPC	TOTAL PURCHASES \$731.79 TOTAL \$731.79	0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting [UMB.com/fraudalerts](http://UMB.com/fraudalerts).

# BILLING RIGHTS SUMMARY

## In case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### Special Rule for Credit Card Purchases.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

**Notice regarding electronic collection of your check.** When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

## EXPLANATION OF FINANCE CHARGES

**1. Finance Charges.** During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge applied to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

**2. Balance Computation.** The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional Item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional Item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional Item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional Items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item) Daily Balance).

### 3. Free Ride Period.

A. **Cash Advances.** A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. **Same-as-Cash Purchases.** Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. **Other Purchase Advances.** Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").

0002

Server: COUNTER C Rec: 7  
11/06/20 08:06, Keyed T: 998 Term: 1

The Beagle Bage[  
100 Mansdale Pk  
Suite 2  
(601)856-4377

CARD TYPE ACCOUNT NUMBER  
VISA XXXXXXXXXXXX0032  
CO TRANSACTION APPROVED  
AUTHORIZATION #: 006127  
TID 79630146  
Purchase  
Visa XXXXXXXXXXXX0032  
Invoice 0000200075  
APPROVED 006127  
Amount USD \$234.60

Reference: 1106010000002  
TRANS TYPE: Credit Card SALE

CHECK : 234.60  
TIP : \_\_\_\_\_  
TOTAL : \_\_\_\_\_

x *Jero Culpeper*

CARDHOLDER WILL PAY CARD ISSUER ABOVE  
AMOUNT PURSUANT TO CARDHOLDER AGREEMENT

The Beagle Bage[  
Madison, Ms  
0002 Table 998  
COUNTER C SvrCk: 11 8:05a 11/06/20

1 Open Catering\*, amount 35.00  
35.00  
1 Cater Serv Chg, amount 20.00  
20.00  
1 SM Fruit Tray\* 33.50  
1 Sm Pastry Tray\* 44.95  
8 Bagel Box\* 71.60  
1 Cater Juice\* 11.00  
1 Cater Tea\* 9.00  
1 Chk Breast Salad\* 9.55

Sub Total: 234.60  
11/06 8:06a TOTAL: 234.60

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Thank You  
CATERING HOTLINE  
601-856-4377  
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*Approved  
Culpeper*

Office of Purchasing and Travel

FOOD PURCHASE

DATE OF EVENT: 11-6-2020 AGENCY: 20th Circuit Adult Drug Court  
TIME OF EVENT: 12:00 CONTACT NAME: Jessica Culpepper  
REQUESTING INDIVIDUAL: Jessica Culpepper CONTACT PHONE: 601-573-9325  
RESTAURANT/VENDOR: ~~Corner Bakery~~ Beagle Bagel

CHECK BOX THAT APPLIES: MEETING/EVENT  BULK FOOD PURCHASE

NAMES OF PARTICIPANTS**	TITLE/AFFILIATION
<u>Jessica Culpepper</u>	<u>Coordinator</u>
<u>Officer Jeff Adair</u>	<u>Probation officer</u>
<u>Matt Herr, Candace Moore</u>	<u>Treatment Coordinators</u>
<u>John Barntz, Deanna Germany</u>	<u>Case managers</u>
<u>Caley Stegmann, Jeffrey Hunter</u>	<u>CPSS</u>

GROUP ATTENDING: Adult Drug Court Staff

PURPOSE: team training

\*\* If more than 10 people were present, give a general description of who attended the meeting/event with the name or names of the people leading the event:

\*\* If the purchase is a bulk food purchase be sure to include a purpose for the purchase

<u>Jessica Culpepper</u> Signature of Requesting Individual/ Cardholder	<u>11-4-2020</u> Date
<u>Adair O'Neal</u> Signature of Approving Program Coordinator or Agency Head	<u>11-4-2020</u> Date

## **Kesha Buckner**

---

**From:** Jessica Carr  
**Sent:** Thursday, November 5, 2020 11:33 AM  
**To:** Kesha Buckner  
**Subject:** New Food order

So sorry about the Corner Bakery closing! I had no idea.

Here is a new order:

Beagle Bagel

<http://www.thebeaglebagelcafe.com/images/CateringMenuWebNoPrices.pdf>

1 Breakfast Wrap Tray small (bacon)  
1 Fruit Tray Small  
1 Pastry Tray Small

For lunch

2 Bagel Sandwich boxes - chicken salad  
2 Bagel Sandwich boxes - Bagel Club  
2 Bagel Sandwich boxes -- Deli Meats - Turkey  
2 Bagel Sandwich boxes - Deli Meats Roast Beef  
1 Salad Sampler Lunch - Roasted Chicken Salad (with Ranch)

Gallon of Tea  
Gallon of Orange Juice

We can pick up tomorrow morning at 8.

Thank you!

Jessica Carr Culpepper  
Adult Drug Treatment Court Coordinator  
Twentieth District Court  
Madison and Rankin Counties  
Phone: (601)573-9325  
[Jessica.carr@Madison-co.com](mailto:Jessica.carr@Madison-co.com)



## OUR STORY

Hello.

My name is Horace P. Belvedere. The story you are about to read is true - cross my heart, hope to die, stick a needle in my eye.

I grew up as an only child. A lonely child. Seems the harder I wished for a little brother, the more Momma suffered her spells (she was often besieged by the vapors.) which coincidentally happed on those rare occasions when Daddy was home. (He peddled fertilizer)

One day, Daddy came home from the Delta, where he'd been duck hunting, with a little ole' floppy-eared prancy-pawed pup - a.k.a. the little brother I'd always wanted. Daddy said one of his hunting buddies from way in New York City gave him the dog. Said there was only one catch ... all the pup would eat was something called a bagel. I didn't know what that was. Daddy said it was kind of like a biscuit... only different. I said, "Do you eat molasses on 'em?" He said usually New York folks ate 'em with smelly old fish on 'em.

I fed my beagle, bagels all day long, every day. Until I ran out. Daddy was away, and Mr. Holden's Store sure didn't have any. So, Momma said, "Let's make these bagels ourselves!" Momma was kind of a cooking virtuoso. Taste something once and she could recreate it with her own left hands and farm-fresh ingredients - usually much better than the original!

Pretty soon folks all over our little Mississippi knew all about Mrs. Belvedere's "Beagle Bagels." That's when we decided to open our own bagel shop. Folks loved it. Then we started making different flavors of bagels - and adding toppings, spreads, garden vegetables, even smelly little fish for the true bagel connoisseurs. Needless to say, our little bagel shop is now the talk of the town, and the introduction of these delicious New York delicacies to Dixie can all be attributed to a little beagle pup.

Hope you enjoy your  
Beagle Bagels!

## TAILGAITING

*"From the grove to your back patio,  
these are sure to please."*

### Little Rebs

Your favorite mini yeast rolls filled w/ our "World Famous" chicken salad. No condiments needed. (It's that good)

### Beagle Bites

Homemade sausage balls served with honey mustard

### Hot Ham Sliders

Sweet Rolls with swiss cheese, honey ham, and topped with our honey mustard & onion sauce. Crowd pleaser!

### Mini Cinnis

Scratch made mini cinnamon rolls served with icing to dip in!

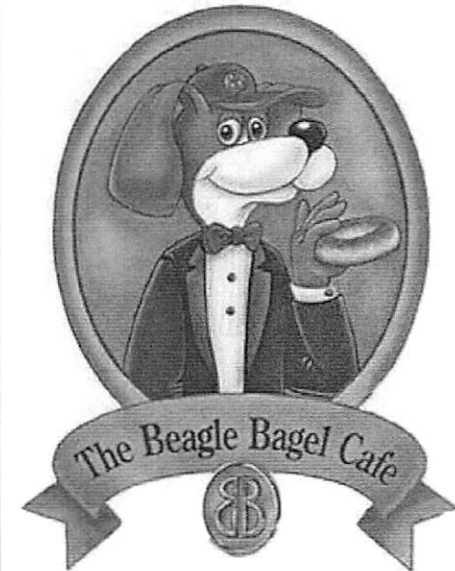
### The Classic

2 Lbs. of "World Famous" chicken salad on a tray with our fresh baked bagel chips

### Coffee Keg

Small 96 oz. (serves 6)

Large 384 oz. (serves 24)



# CATERING MENU

*Making things from scratch -  
using only the finest ingredients -  
right in our own kitchen.*

*It's a Southern tradition...  
and we follow that tradition  
everyday when making our fresh  
bagels.*

## **BREAKFAST**

### Bagel Boxes

A baker's dozen of fresh made assorted bagels sliced and boxed to go. Served with two 8 oz. cream cheeses

### Sausage Biscuit Box - (Feeds 10)

Fresh sausage biscuits served with butter and jelly

### Bagel Trays

A fresh assortment of bagels served on a tray with your favorite spreads.

Small Bagel Tray - (Feeds 10)

Ten Bagels and 2 (8 oz) Cream Cheeses

Large Bagel Tray - (Feeds 20)

Twenty Bagels and 4 (8 oz) Cream Cheeses

### Breakfast Sandwich Tray

Egg, (Ham, Bacon, or sausage), and cheese on a bagel or biscuit.

Small Breakfast Sandwich Tray- (Feeds 5)

Large Breakfast Sandwich Tray - (Feeds 10)

### Breakfast Sandwich Box

Your choice of Bagel with Cream Cheese or Bagel or Biscuit with egg, (Bacon, Sausage, or Ham) and cheese, served with a fruit cup or Delta Grind grits

### Breakfast Panini Trays

Egg, (Ham, Bacon, or Sausage) and cheese served on grilled Ciabatta bread.

Small Panini Tray - (Feeds 5)

Large Panini Tray - (Feeds 10)

### Breakfast Wrap Trays

Egg, (Ham, Bacon, or Sausage) and cheese wrapped in a fresh flour tortilla.

Small Wrap Tray - (Feeds 5)

Large Wrap Tray - (Feeds 10)

### Pastry Tray

Assorted Muffins, Danish, and Cinnamon Rolls.

Small Pastry Tray - (Feeds 10)

Large Pastry Tray - (Feeds 20)

### Fruit Trays

Assortment of freshly sliced fruits.

Small Fruit Tray - (Feeds 10)

Large Fruit Tray - (Feeds 20)

## **LUNCH OR DINNER**

### Bagel Sandwich Box

Your Choice of bagel sandwich, chips, pickle, and a fresh cookie  
(Lox Lovers)

*All sandwiches served with lettuce, tomato, mayo and mustard. Sandwich choices:*

- Deli Meats-Smoked Turkey, Honey Ham, Pastrami, Roast Beef, or Roasted Chicken
- Chicken Salad (World Famous!)
- Tuna Salad (Dolphin Safe!)
- Bagel Club- Smoked Turkey, Honey Ham, thick cut bacon, swiss and cheddar cheese.
- Scratch Made Pimento Cheese
- Lox Lovers Special- Smoked Salmon, with cream cheese, capers, and red onion.
- Super Veggie Sandwich- Cream Cheese, Provolone Cheese, lettuce, onion, tomato, cucumber, carrots, red peppers.

### Bagel Sandwich Trays

Your Choice of Bagel Sandwich served with chips and pickles. *All sandwiches served with lettuce, tomato, mayo and mustard*

Small Sandwich Tray (Feeds 5)

Large Sandwich Tray (Feeds 10)

### Panini Box

Your choice of pressed panini sandwich, chip, pickle, and a cookie

- Italian- Salami, ham, pepperoni, onion, olive salad, pesto mayonnaise, tomatoes, swiss, and provolone cheese.
- New Yorker- Pastrami, sauerkraut, comeback dressing, and swiss cheese.
- The Beagle- Smoked turkey, bacon, tomatoes, roasted red peppers, spinach, pesto mayonnaise, pepper jack and cheddar cheese.
- Big Joe- Roast beef, sauteed onions and mushrooms, swiss cheese, and pesto mayonnaise. Served with hot Au Jus.
- Roasted Chicken- Roasted chicken breast, bacon, roasted red peppers, pepper jack cheese, and pesto mayonnaise.
- Chicken Salad- World famous chicken salad, tomatoes, provolone cheese, and pesto mayonnaise.

### Panini Trays

Your choice of paninis served with chips and pickles.

Small Tray - (Feeds 5)

Large Tray - (Feeds 10)

### Salad Lunch

Your choice of salad, fresh bagel, and a cookie

- Salad Sampler - Your choice of chicken salad, tuna salad, or pimento cheese, and two of our sides (Marinated vegetables, carrot and raisin salad, fruit, pasta, or potato salad.)
- Roasted Chicken Salad - Bed of mixed greens topped with tomatoes, cucumbers, onions, fresh roasted chicken, and bacon.
- Club Salad - Bed of mixed greens topped with smoked turkey, honey ham, bacon, and cheddar cheese.
- Strawberry Annie - Strawberries, Cranberries, Pecans, Asiago Cheese, with a scoop of our famous Chicken Salad.

## **SWEETS AND MORE**

### Fresh Made Cakes

Delicious cakes made in store and just for you

Flavors: Chocolate cream cheese, strawberry, chocolate fudge, caramel, coconut, turtle, carrot, red velvet, italian cream cheese, german chocolate.

Small Pastry Tray - (Assorted)

Large Pastry Tray - (Assorted)

Cinnamon Roll Tray - (Feeds Ten)

Muffin Box - (One Dozen)

Cookie Tray - (Two Dozen)

## **TO GO DRINKS**

### Gallon of Tea

#### Coffee Kegs

Small (serves 6)

Large (serves 24)

### Gallon of Orange Juice

Ice, cups, lemons, and sweeteners

0001  
Server: COUNTER C Rec: 1  
11/13/20 07:41, Keyed T: 998 Term: 1

The Beagle Bagel  
100 Mansdale Pk  
Suite 2  
(601)856-4377

CARD TYPE ACCOUNT NUMBER  
VISA XXXXXXXXXXXX0032  
OO TRANSACTION APPROVED  
AUTHORIZATION #: 013790  
TID 79630146  
Purchase  
Visa XXXXXXXXXXXX0032  
Invoice 0000100015  
APPROVED 013790  
Amount USD \$213.55

Reference: 1113010000001  
TRANS TYPE: Credit Card SALE

CHECK: 213.55  
TIP: \_\_\_\_\_  
TOTAL: \_\_\_\_\_

*J Culpepper*

CARDHOLDER WILL PAY CARD ISSUER ABOVE  
AMOUNT PURSUANT TO CARDHOLDER AGREEMENT

191 fund

The Beagle Bagel  
Madison, Ms  
0001 Table 998  
COUNTER C SvrCk: 1 7:37a 11/13/20

1 Cater Serv Chg, amount	
1 Sm Bagel tray*	28.95
1 SM Fruit Tray*	33.50
1 Cater Juice*	11.00
1 Cater Tea*	9.00
1 Open Catering*, amount	
35.00	35.00
4 Bagel Box*	35.80
1 STRAW ANNIE*	11.75
1 Club Salad*	9.55
1 Salad Sampler*	10.25
1 CHK SALAD SAND*, no cheese	8.75
1 Cater Serv Chg, amount	
20.00	20.00

Sub Total: 213.55  
11/13 7:41a TOTAL: 213.55

-----  
Thank You  
CATERING HOTLINE  
601-856-4377  
-----

*J Culpepper*

Office of Purchasing and Travel

FOOD PURCHASE

DATE OF EVENT: 11/13/2020 AGENCY: 20th Circuit Adult Drug Court  
TIME OF EVENT: 8:00am. CONTACT NAME: Jessica Culpepper  
REQUESTING INDIVIDUAL: Jessica Culpepper CONTACT PHONE: 601-573-9325  
RESTAURANT/VENDOR: Beagle Bagel

CHECK BOX THAT APPLIES: MEETING/EVENT  BULK FOOD PURCHASE

NAMES OF PARTICIPANTS**	TITLE/AFFILIATION
<u>Jessica Culpepper</u>	<u>Coordinator</u>
<u>Officer Jeff Adair</u>	<u>Probation officer</u>
<u>Matt Herr, Candace Moore</u>	<u>Treatment Coordinators</u>
<u>John Barntz, Deanna Germany</u>	<u>Case managers</u>
<u>Caley Stegmann, Jeffrey Hunter</u>	<u>CPSS</u>

GROUP ATTENDING: Adult Drug Court Staff

PURPOSE: team training @ Circuit Courthouse

\*\* If more than 10 people were present, give a general description of who attended the meeting/event with the name or names of the people leading the event:

\*\* If the purchase is a bulk food purchase be sure to include a purpose for the purchase

<u>Jessica Culpepper</u> Signature of Requesting Individual Cardholder	<u>11-12-2020</u> Date
<u>Adam Neal</u> Signature of Approving Program Coordinator or Agency Head	<u>11-12-2020</u> Date

## Kesha Buckner

---

**From:** Jessica Carr  
**Sent:** Thursday, November 12, 2020 1:57 PM  
**To:** Kesha Buckner  
**Subject:** Re: Beagle Bagel Receipt and Order  
**Attachments:** Food Purchase Request.pdf

Jessica Carr Culpepper  
Adult Drug Treatment Court Coordinator  
Twentieth District Court  
Madison and Rankin Counties  
Phone: (601)573-9325  
[Jessica.carr@Madison-co.com](mailto:Jessica.carr@Madison-co.com)

---

**From:** Kesha Buckner  
**Sent:** Thursday, November 12, 2020 11:28 AM  
**To:** Jessica Carr  
**Subject:** RE: Beagle Bagel Receipt and Order

Jessica,

Please send a Food Purchase form (signed) for the additional order you are requesting.

Thanks,

***Kesha Buckner***

MADISON COUNTY BOARD OF SUPERVISORS  
Administrative Assistant/Purchase Clerk  
146 West Center Street  
P.O. Box 608  
Canton, MS 39046  
(601) 790-2590 (*BCS office*)  
(601) 855-5534 (*direct*)  
Email: [kesha.buckner@madison-co.com](mailto:kesha.buckner@madison-co.com)

---

**From:** Jessica Carr <[Jessica.Carr@madison-co.com](mailto:Jessica.Carr@madison-co.com)>  
**Sent:** Wednesday, November 11, 2020 10:23 AM  
**To:** Kesha Buckner <[Kesha.Buckner@madison-co.com](mailto:Kesha.Buckner@madison-co.com)>  
**Subject:** Beagle Bagel Receipt and Order

Kesha,

Attached is the signed Beagle Bagel Receipt from last week.

Additionally, we need to order the following for Friday (delivery at 8 am at the Circuit Courthouse).

Small Bagel Tray  
Small Wrap Tray  
Small Fruit Tray  
Gallon Orange Juice

For lunch:

Gallon Sweet Tea  
One Panini Box "The Beagle"  
One Chicken Salad Bagel Sandwich Box  
Two Panini Box "The Beagle" without red peppers  
One Club Salad with ranch dressing  
One Panini Box "Big Joe"  
One Salad Sampler with chicken salad/~~carrot~~ and raisin salad/fresh fruit  
One Strawberry Annie Salad Lunch

*Don't Have*  
*\* Double order Fresh Fruit*

Do you think Beagle Bagel will need another copy of our tax letter? If so, can you email me a copy so I can have it there at 8 am?

Thank you,

Jessica Carr Culpepper  
Adult Drug Treatment Court Coordinator  
Twentieth District Court  
Madison and Rankin Counties  
Phone: (601)573-9325  
[Jessica.carr@Madison-co.com](mailto:Jessica.carr@Madison-co.com)

**Kesha Buckner**

---

**From:** MyBinding.com Sales <sales@mybinding.com>  
**Sent:** Thursday, November 19, 2020 11:18 AM  
**To:** Kesha Buckner  
**Subject:** MyBinding.com: New Order #1001044106

**CAUTION!** *External Content. Please use caution when opening attachments and links. Do not provide your username and password if requested.*



Hello Madison County Board of Supervisors,

Thank you for your order from MyBinding.com. Once your package ships we will send an email with a link to track your order. You can check the status of your order by [logging into your account](#). If you have questions about your order please contact us at [customerservice@mybinding.com](mailto:customerservice@mybinding.com) or call us at 1-800-944-4573 Monday - Friday, 8am - 5pm PST.

**Potential Shipping Delay**

We have received an overwhelming number of orders in recent days and are experiencing longer than usual shipping times with some orders. We expect most orders to be shipped and delivered in the next 5-7 business days. You will automatically receive a shipping confirmation with a tracking link as soon as your order ships. Thank you for your patience and understanding during this time.

**Your order confirmation is below. Thank you for your business.**

Your Order #1001044106 (placed on Nov 19, 2020, 9:17:35 AM)

**Billing Information:**

Madison County Board of Supervisors  
Madison Co Board of Supervisors  
146 West Center Street Second Floor /  
Administration Office  
Canton, Mississippi, 39046  
United States  
T: 6018555534

**Payment Method:**

**Credit Cards (Secure)**

Credit Cards (Secure)  
Credit Card Type Visa  
Credit Card Number XXXX-0032

**Shipping Information:**

Madison County Board of Supervisors  
 Madison Co Board of Supervisors  
 146 West Center Street Second Floor / Administration  
 Office  
 Canton, Mississippi, 39046  
 United States  
 T: 6018555534

**Shipping Method:**

Economy - Economy (4-8 Days)

Items	SKU	Qty	Price
GBC 3.0 Mil Clear NAP-LAM I 27" x 250' - 3126514	3126514	2	\$177.98
		Subtotal	\$177.98
		Shipping & Handling	\$0.00
		<b>Grand Total</b>	<b>\$177.98</b>

We are tax exempt

*Election  
 Comm.  
 Hancock  
 11/19/20*

A coupon code to help you save on your next order.

**HIGHFIVE**

Save \$5 on your next order over \$25.

Thank you again, **MyBinding.com**



# MADISON COUNTY PURCHASING DEPARTMENT

P.O. Box 608

Canton, MS 39046 -PH. (601) 855-5534

Complete the information and obtain appropriate approval below. Submit the completed and approved form to the Purchasing Department. Forms that are not approved or incomplete will be returned to the requisitioner. All inquiries may be directed to [kesha.buckner@madison-co.com](mailto:kesha.buckner@madison-co.com)

## PURCHASE REQUISITION FORM

Department Name: ELECTIONS

Vendor Number:

Vendor Name: GBC

Date: 10/27/2020

Ship To: MADISON COUNTY BOARD OF SUPERVISORS

146 WEST CENTER STREET, STE 201

CANTON, MS 39046

ITEM#	DESCRIPTION	QUANTITY	UNIT COST	GENERAL LEDGER ACCT#	TOTAL
3126514	STANDARD LAMINATING FILM	2	117.06	001180603	\$234.12
Grand Total:					\$234.12

Approved By: HELEN CARNEY



Details for Order #111-0509037-9197022

Paid By: Madison Co Board of Supervisors  
Placed By: Madison County Board of Supervisors  
Order Placed: November 19, 2020  
PO number : 1009-Sheriff Dept  
Amazon.com order number: 111-0509037-9197022  
Order Total: \$105.66

Not Yet Shipped	
<b>Items Ordered</b>	<b>Price</b>
3 of: CMC Pro - Powered byTY Technology Watershield Glossy White Inkjet Hub 16X DVD-R - 50-Pack Sold by: 1 Stop Outlet (seller_profile)   Product question? (Ask_Seller_) Condition: New [JDMR-WPPSB16-WS] DVD WATERSHIELD	\$35.22
<b>Shipping Address:</b> Madison County Board of Supervisors ADMINISTRATION OFFICE 146 W CENTER ST / SECOND FL CANTON, MS 39046-3735 United States	
<b>Shipping Speed:</b> FREE Shipping	

Payment information	
<b>Payment Method:</b> Visa   Last digits: 0032	Item(s) Subtotal: \$105.66
	Shipping & Handling: \$9.44
	Promotion applied: -\$9.44
	-----
	Total before tax: \$105.66
	<b>Estimated Tax:</b> \$0.00
	-----
	<b>Grand Total: \$105.66</b>

To view the status of your order, return to [Order Summary](#) .

[Conditions of Use](#) | [Privacy Notice](#) © 1996-2020, Amazon.com, Inc.

*Handwritten:*  
K. [unclear]  
11/19/20  
1001-200-646

## **Kesha Buckner**

---

**From:** LeeAnn Sanders  
**Sent:** Thursday, November 19, 2020 4:23 PM  
**To:** Kesha Buckner  
**Subject:** RE: DVD order from Amazon

We need three if they have them. No rush – it can be next week or whenever you place your next amazon order.

---

**From:** Kesha Buckner <Kesha.Buckner@madison-co.com>  
**Sent:** Thursday, November 19, 2020 4:10 PM  
**To:** LeeAnn Sanders <LeeAnn.Sanders@madison-co.com>  
**Subject:** RE: DVD order from Amazon

Ok how many do you need let me check and see what they have in

***Kesha Buckner***

MADISON COUNTY BOARD OF SUPERVISORS

Administrative Assistant/Purchase Clerk

146 West Center Street

P.O. Box 608

Canton, MS 39046

(601) 790-2590 (*BOS office*)

(601) 855-5534 (*direct*)

Email: [kesha.buckner@madison-co.com](mailto:kesha.buckner@madison-co.com)

---

**From:** LeeAnn Sanders <[LeeAnn.Sanders@madison-co.com](mailto:LeeAnn.Sanders@madison-co.com)>  
**Sent:** Thursday, November 19, 2020 4:08 PM  
**To:** Kesha Buckner <[Kesha.Buckner@madison-co.com](mailto:Kesha.Buckner@madison-co.com)>  
**Subject:** RE: DVD order from Amazon

We only got two because that was all they had.

---

**From:** Kesha Buckner <[Kesha.Buckner@madison-co.com](mailto:Kesha.Buckner@madison-co.com)>  
**Sent:** Thursday, November 19, 2020 4:01 PM  
**To:** LeeAnn Sanders <[LeeAnn.Sanders@madison-co.com](mailto:LeeAnn.Sanders@madison-co.com)>  
**Subject:** RE: DVD order from Amazon

I see where I ordered 3 on October 30, did you receive those?

***Kesha Buckner***

MADISON COUNTY BOARD OF SUPERVISORS

Administrative Assistant/Purchase Clerk

146 West Center Street

P.O. Box 608

Canton, MS 39046

(601) 790-2590 (*BOS office*)

(601) 855-5534 (*direct*)

Email: [kesha.buckner@madison-co.com](mailto:kesha.buckner@madison-co.com)

---

**From:** Kesha Buckner  
**Sent:** Thursday, November 19, 2020 3:57 PM  
**To:** LeeAnn Sanders <[LeeAnn.Sanders@madison-co.com](mailto:LeeAnn.Sanders@madison-co.com)>  
**Subject:** RE: DVD order from Amazon

How many are your needing to order?

***Kesha Buckner***

MADISON COUNTY BOARD OF SUPERVISORS  
Administrative Assistant/Purchase Clerk  
146 West Center Street  
P.O. Box 608  
Canton, MS 39046  
(601) 790-2590 (*BOS office*)  
(601) 855-5534 (*direct*)  
Email: [kesha.buckner@madison-co.com](mailto:kesha.buckner@madison-co.com)

---

**From:** LeeAnn Sanders <[LeeAnn.Sanders@madison-co.com](mailto:LeeAnn.Sanders@madison-co.com)>  
**Sent:** Thursday, November 19, 2020 3:52 PM  
**To:** Kesha Buckner <[Kesha.Buckner@madison-co.com](mailto:Kesha.Buckner@madison-co.com)>  
**Subject:** FW: DVD order from Amazon

Ms. Kesha,

Please order here sets of DVD's like the attached.

Thank you mam!  
LeeAnn

LeeAnn Sanders  
Administrative Assistant  
Madison County Sheriff's Office  
2941 Highway 51  
Canton, MS 39046  
Phone: 601-855-0721  
Fax: 601-859-9163  
[Leeann.sanders@madison-co.com](mailto:Leeann.sanders@madison-co.com)

LeeAnn Sanders  
Administrative Assistant  
Madison County Sheriff's Office  
2941 Highway 51  
Canton, MS 39046  
Phone: 601-855-0721  
Fax: 601-859-9163  
[Leeann.sanders@madison-co.com](mailto:Leeann.sanders@madison-co.com)

**Kesha Buckner**

---

**From:** Amazon.com <auto-confirm@amazon.com>  
**Sent:** Thursday, November 19, 2020 4:26 PM  
**To:** Kesha Buckner  
**Subject:** Your Amazon.com order of "3" x CMC Pro - Powered byTY....

**CAUTION!** *External Content. Please use caution when opening attachments and links. Do not provide your username and password if requested.*



[Your Account](#) | [Amazon.com](#)

## Order Confirmation

Order #111-0509037-9197022

PO# 1009-Sheriff Dept

Hello Madison County Board of Supervisors,

Thank you for shopping with us. We'll send a confirmation once your items have shipped. Your order details are indicated below. The payment details of your transaction can be found on the order invoice. If you would like to view the status of your order or make any changes to it, please visit [Your Orders on Amazon.com](#).

This order is placed on behalf of Madison Co Board of Supervisors.

Your guaranteed delivery date is:

**Wednesday, November 25**

Your shipping speed:

✓prime **FREE Shipping**

Your order will be sent to:

**Madison County Board of Supervisors  
CANTON, MS  
United States**

Order Details

## Order Details

---

Order #111-0509037-9197022

Placed on today, November 19



3 x CMC Pro - Powered byTY Technology Watershield  
 Glossy White Inkjet Hub 16X DVD-R - 50-Pack  
 Electronics  
 Sold by 1 Stop Outlet  
 Condition: New  
 [JDMR-WPPSB16-WS] DVD...See more

**\$35.22**

**Order Total:**

**\$105.66**

To learn more about ordering, go to [Ordering from Amazon.com](#).  
 If you want more information or need more assistance, go to [Help](#).

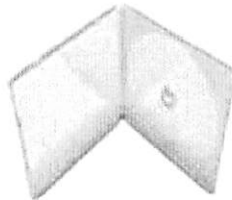
Thank you for shopping with us.

**Amazon.com**

Top picks for you



Paper Mate Arrowhead Pink  
 Pearl Cap Erasers...  
 \$5.99 ✓prime



KEYIN Slim Single Clear PP  
 Poly CD Case, 100-Pack  
 \$28.99



Paper Mate Pink Pearl Erasers,  
 Large, 12 Count  
 \$5.47 ✓prime

The payment for your invoice is processed by Amazon Payments, Inc. P.O. Box 81226 Seattle, Washington 98108-1226. If you need more information, please contact (866) 216-1075

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